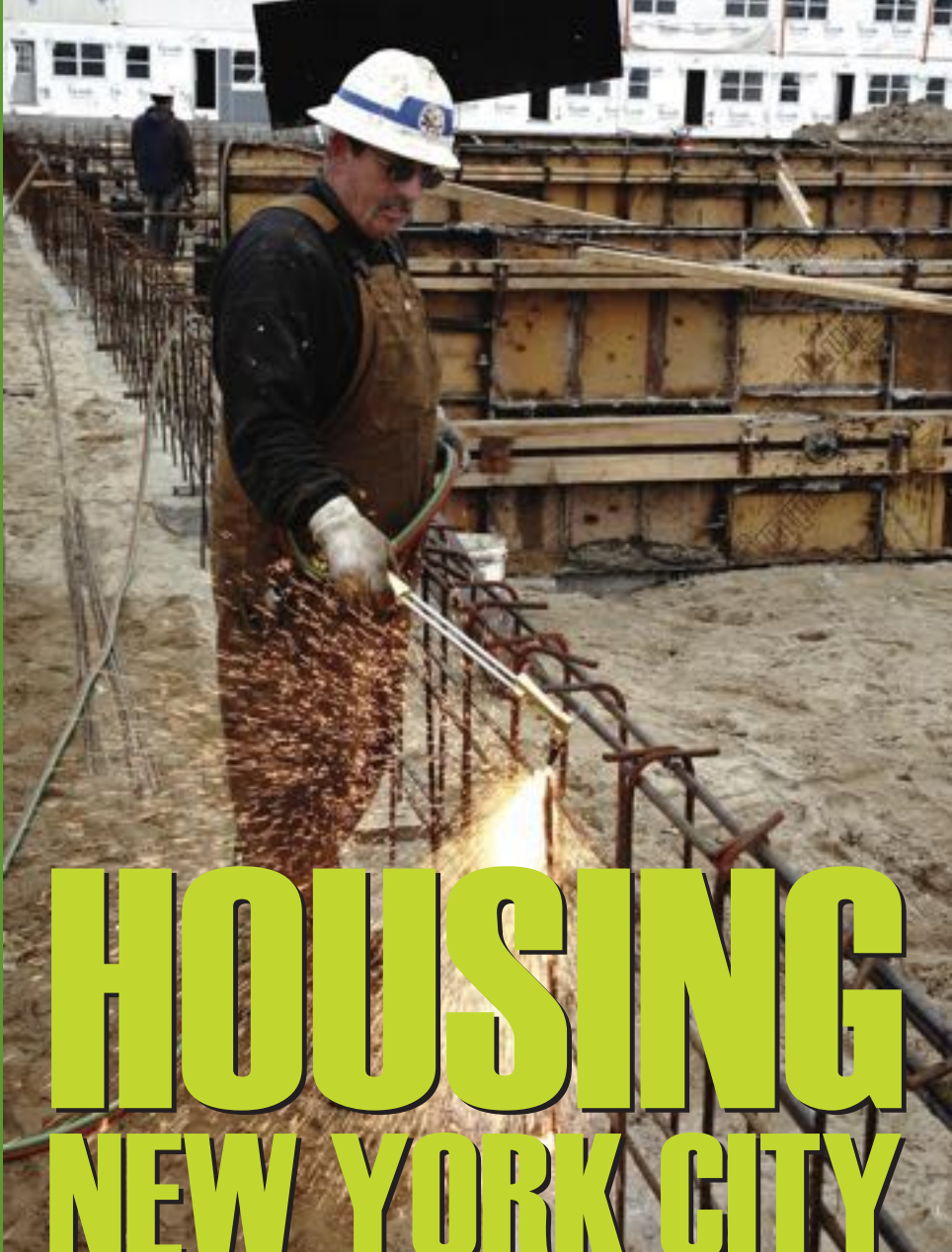




Department of
Housing Preservation
& Development

Michael R. Bloomberg, Mayor
Shaun Donovan, Commissioner

A construction worker wearing a white hard hat, safety glasses, and brown overalls is welding a rebar structure on a construction site. Sparks are flying from the welding point. In the background, there are wooden formwork and another worker.

HOUSING NEW YORK CITY

A modern, multi-story apartment building with a distinctive geometric facade featuring dark and light gray panels. The building has many windows and a complex, angular design.

2005

Dr. Moon Wha Lee

HOUSING NEW YORK CITY 2005

by
Dr. Moon Wha Lee

**The City of New York
Department of Housing Preservation and Development
October 2008**

**MICHAEL R. BLOOMBERG
Mayor**

**ROBERT C. LIEBER
Deputy Mayor for Economic Development**

**SHAUN DONOVAN
Commissioner**

**JANE F. ORENSTEIN
Chief of Staff/Deputy Commissioner
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Policy and Communications**

Department of Housing Preservation and Development
Cover Photos: Larry Racioppo
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and Statistical Research
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Housing New York City, 2005: Executive Summary

Introduction

This summary highlights important findings of this report. The primary purpose of the summary is to enable readers to acquire quickly an overview of the salient prevailing issues pertinent to an adequate understanding of the New York City housing market. However, it is important to realize that the findings presented in this summary are the result of a comprehension of all the detailed evidence; thus, it is necessary to review all the data and data analyses in each chapter of this report in order to get a fuller picture of the structure of the City's housing market and how it functions and a fuller appreciation of the issues.

Findings of each substantive chapter of this report are summarized in the following sections.

Residential Population and Households

Population Growth

New York City is the largest and one of the fastest growing cities in the United States, according to Census 2000. The City's population grew by 686,000, or by 9.4 percent, in the ten years between 1990 and 2000. The long-term upward trend of population growth in the City was sustained in the following several years. In 2005, the City's population was 8,012,000. This represents an increase of 67,000 or 0.8 percent over the population of 7,945,000 in 2002. Virtually all of this increase was in owner households.

From 2002 to 2005, the crime rate in the City declined significantly, and housing and neighborhood conditions improved visibly. The total number of crimes in the seven major felony categories dropped by 13 percent, from 156,559 in fiscal year 2002 to 136,491 in fiscal year 2005.

In addition, people in New York City were significantly better educated in 2005 than they were three years previously. In 2005, 80 percent of individuals 18 years old or older in all households had finished at least high school, an increase of 2 percentage points over 2002. Also, significantly, the percentage of those who had graduated at least from college increased by 2 percentage points to 32 percent.

Also, in 2005 housing conditions in the City were extremely good and neighborhood conditions were the best since the HVS started covering them. Of all occupied units, a mere 0.5 percent were in dilapidated buildings, the lowest dilapidation rate in the 40-year period since 1965. The proportion of households near buildings with broken or boarded-up windows on the same street was 6 percent in 2005, down by 2 percentage points from 2002. Moreover, the proportion of households that rated the quality of their neighborhood's residential structures as "good" or "excellent" increased by 2 percentage points to 78 percent in 2005. With the remarkable improvement in quality of life, better

educational attainment, and housing and neighborhood conditions, the number of New Yorkers grew accordingly, as the City became a much better place to live, as well as a better place to work, and, thus, continuously attracted more people.

Spatial Variation of the Population

In 2005, Brooklyn had the largest share of the City's population, followed by Queens, Manhattan, the Bronx, and Staten Island. The order of each borough's population size has held constant for almost four decades since 1965, when the first HVS provided residential population counts. In Brooklyn, 2,467,000, or 31 percent of the people in the City, were housed, while Queens captured 2,229,000, or 28 percent of the City's population, in 2005. In Manhattan, 1,536,000, or 19 percent of the people in the City, were housed. In the Bronx, there were 1,315,000 people, 16 percent of the City's population. In Staten Island, the least populous borough in the City, 6 percent of the people in the City, or 465,000 people, were housed.

Racial and Ethnic Variation of the Population

New York City is racially and ethnically one of the most diverse cities in the United States. The white non-Hispanic population (hereafter referred to as the "white" population) was 2,941,000, or 37 percent of the total population in the City. The Hispanic population—Puerto Rican and non-Puerto Rican Hispanic together—captured the second-largest share of the City's population: 2,229,000, or 28 percent, with Puerto Ricans numbering 806,000 (10 percent) and non-Puerto Rican Hispanics numbering 1,424,000 (18 percent).

The black/African American non-Hispanic population (hereafter referred to as the "black" population) numbered 1,872,000, accounting for 23 percent of the population in the City. The Asian population numbered 909,000, or 11 percent of the City's population in 2005.

In 2005, the white population continued to constitute the largest racial and ethnic group in the City. However, when the percent distribution of the City's population is disaggregated by race and ethnicity for the eleven years between 1991 and 2002, a trend is seen: the racial and ethnic diversity in the City widened markedly during that time. The proportions of whites, blacks, and Puerto Ricans continued to drift downward, while the proportions of non-Puerto Rican Hispanics and Asians drifted upward. The proportion of the white population progressively descended from 41 percent in 1991 to 37 percent in 2002. The corresponding proportion of blacks also declined appreciably from 27 percent to 25 percent in the same eleven-year period. The proportion of Puerto Ricans decreased also during the same period of time from 11 percent to 9 percent.

Non-Puerto Rican Hispanics' rose from 12 percent in 1991 to 17 percent in 2002. This pushed Hispanics' (including Puerto Ricans') share of the City's population past blacks in 1999 and 2002, despite the downward drift of Puerto Ricans' share. Asians also captured a growing share of the City's population, going from 7 percent in 1991 to 11 percent in 2002.

However, in the three-year period since 2002, a new trend appears to have taken place: the white population and the Asian population seem to have stabilized, while blacks continued to fall and non-Puerto Rican Hispanics continued to grow.

As the residential movement of a growing number of immigrants from countries in the Caribbean, Latin America, and Asia to the City continues in the coming years, the upward trend of non-Puerto Rican

Hispanics' and Asians' shares of the City's population will continue. As a result, the racial and ethnic diversity in the City is expected to further accelerate in the coming years. The pronounced surge in non-Puerto Rican Hispanics' and the expected increase in Asians' shares of the City's population are expected to have a profound impact not only on population characteristics, but also on household characteristics that have a great bearing on housing requirements in the City in general and in the neighborhoods where these racial and ethnic groups tend to reside in particular.

Residential Location Pattern of Each Racial and Ethnic Group

Almost one-third of whites in the City lived in Brooklyn (32 percent), similar to the borough's share of the City's overall population. About a quarter of the City's whites each lived in Queens and Manhattan.

The proportion of whites in Staten Island was about twice the proportion of the City's total population living in the borough: where only one in twenty of the City's total population lived, one in ten of the City's white population lived. The proportion of whites in the Bronx was disproportionately small, compared to the proportion of the City's population in the borough: one in fourteen versus one in six persons.

In 2005, disproportionately large numbers of blacks in the City, more than two-fifths (43 percent), lived in Brooklyn, outnumbering the proportion of the City's population living in the borough by a ratio of 4:3.

Just over two-fifths of blacks in the City lived in either Queens (23 percent) or the Bronx (22 percent). The Bronx's share of blacks in the City was more than the borough's share of the City's population, 22 percent versus 16 percent, while Queens' share of blacks was lower than the borough's share of the City's population, 23 percent versus 28 percent.

Manhattan's share of blacks was only one in ten. Staten Island's share of blacks was only 2 percent, about one-third of the borough's share of the City's population.

In 2005, Puerto Ricans were disproportionately over-represented in the Bronx. Puerto Ricans' share of the borough's population (41 percent) overwhelmingly outnumbered the borough's share of the City's population by about two-and-a-half to one. In contrast to Puerto Ricans' dominant concentration in the Bronx, they were under-represented in the balance of the boroughs, compared to their share of the City's population. This was particularly true in Queens, where they were only one-half of the borough's share of the total population.

Non-Puerto Rican Hispanics were over-represented in the Bronx and Queens in 2005. The two boroughs together captured almost three-fifths of the non-Puerto Rican Hispanics in the City. Almost a quarter lived in the Bronx, where one in six of the City's population resided. And in Queens, where fewer than three in ten of the City's population resided, more than a third of non-Puerto Rican Hispanics lived.

In Manhattan, non-Puerto Rican Hispanics were as frequent as the City's population living in the borough: approximately one in five.

The great preponderance of Asians, more than half of those in the City, were clustered in Queens, where fewer than three in ten of the City's population resided in 2005. Consequently, Asians were greatly under-represented in the rest of the boroughs. A quarter of Asians in the City lived in Brooklyn, while 15 percent lived in Manhattan. The proportions of Asians in the Bronx and Staten Island were disproportionately small: 4 percent and 3 percent respectively.

Educational Attainment of the Population

The level of educational attainment in the City has improved remarkably. Between 1996 and 2005, the proportion of individuals who had at least graduated from high school increased from 75 percent to 80 percent. The improvement was experienced by every major racial and ethnic group, except for Asians. The improvement for whites, Puerto Ricans, and non-Puerto Rican Hispanics was exceptional.

When educational attainment is measured by the percentage of individuals who have graduated from college, again New Yorkers became better educated over the nine-year period, going from 26 percent in 1996 to 32 percent in 2005.

In 2005, whites were the best educated: 92 percent had finished at least high school and 49 percent had graduated at least from college. Applying the measure of “at least a high school graduate,” blacks’ educational attainment was second. Applying the measure of “at least a college graduate,” Asians’ educational attainment was second. The proportions of individuals with at least a high school diploma and at least a college degree were 78 percent and 21 percent for blacks and 76 percent and 37 percent for Asians in 2005.

Applying both the lower and higher educational attainment measures, both Puerto Ricans’ and non-Puerto Rican Hispanics’ educational attainment improved substantially between 1996 and 2005. However, in 2005, Puerto Ricans and non-Puerto Rican Hispanics still had much lower educational attainment levels compared to those in the other major racial and ethnic groups: 65 percent and 63 percent respectively had at least graduated from high school; and 12 percent and 16 percent respectively had at least graduated from college.

The improvement in whites’ higher educational attainment in the nine-year period between 1996 and 2005 was extraordinary: the proportion of whites who had received at least a college degree jumped by 11.4 percentage points to 49 percent in 2005.

Spatial Variations of Households

The number of households in the City was 3,038,000. The geographical distribution of households in the City by borough very closely resembled that of the population, since a household is all persons occupying a housing unit. Brooklyn was the largest borough, capturing the largest share of the City’s households: 878,000 or 29 percent of all households in the City. Queens, where 787,000 households or 26 percent of all households in the City resided, was the second-largest borough. Manhattan was third, with 738,000 households or 24 percent of the City’s households. In the Bronx, 472,000 households or 16 percent of the City’s households resided, which amounts to a little more than half the number of households in Brooklyn. Staten Island, the least populous borough in the City, captured 164,000 households or 5 percent of the households in the City.

Racial and Ethnic Variations of Households

Except for blacks, each racial and ethnic group’s share of all households in the City in 2005 was basically the same as in 2002. The number of white households in the City was 1,331,000, or 44 percent of all households in the City. During the same three-year period, blacks’ proportion of the City’s households slipped by 1.1 percentage points to 22.8 percent in 2005.

Variation of Households by Tenure

Since 1993, owner households' proportion of all households in the City, the so-called "ownership rate," has steadily increased, without interruption, from 29.8 percent in 1991 to 31.9 percent in 1999 and to 33.3 percent in 2005. Consequently, renter households' proportional share in the City has gradually declined from 70.2 percent in 1991 to 68.1 percent in 1999 and to 66.7 percent in 2005. However, in 2005 New York City was still predominantly a city of renters, as two-thirds of the households in the City were renters in 2005.

Spatial Variation of Households by Tenure

The tenure pattern in each borough approximates that of the City as a whole, except for Queens and Staten Island. In the Bronx, Brooklyn, and Manhattan, more than seven out of ten households were renters, while only half of the households in Queens and one in three households in Staten Island were renters.

The geographical pattern within tenure is not parallel to that of all households in the City: 36 percent of owner households in the City were located in Queens, while only 26 percent of all households lived there in 2005. As a result of the great preponderance of owner households in Queens, the proportions of owner households in the balance of the boroughs were accordingly under-represented compared to the respective boroughs' share of all households, except for Staten Island. Specifically, in Brooklyn, with the largest share of the City's households, 29 percent, the proportion of owner households there was only 25 percent. In Manhattan, where 24 percent of the City's households resided, only 17 percent were owner households. The Bronx, with 16 percent of all households in the City, had only 10 percent of its owner households. On the other hand, Staten Island captured 11 percent of owner households, while it had only 5 percent of the households in the City.

Ownership Rates by Race and Ethnicity

In 2005, one-third of the households in the City were owner households, and two-thirds were renter households. White households had the highest ownership rate, 43.6 percent, while Puerto Rican and non-Puerto Rican Hispanic households had the lowest: a mere 15.9 percent and 16.6 percent respectively, about half the city-wide rate. Asian households had the second-highest homeownership rate, 37.6 percent. The rate for black households was 29.1 percent.

Variation of Households by Rent-Regulation Status

New York City's rental housing market is preponderantly regulated. This regulated rental housing market protects the overwhelming majority of renters in the City. Of the 2,028,000 renter households in the City, two-thirds or 1,359,000 were rent-controlled or rent-regulated by some form of federal, State, or City law or regulation. The rent-controlled and regulated categories include rent-controlled units, rent-stabilized units, Mitchell-Lama units, Public Housing units, *in rem* units, and "other-regulated" units (HUD-regulated units, Loft Board units, Article 4 units, and Municipal Loan Program units).

Of all renter households, 1,016,000, or about half, were in rent-stabilized units, while 43,000, or 2 percent, were in rent-controlled units. Another 300,000 renter households, or 15 percent, resided in Public Housing (8 percent), Mitchell-Lama (3 percent), *in rem* (0.5 percent), or "other-regulated" (3 percent) units.

On the other hand, 669,000 renter households, or 33 percent of all renter households, resided in units whose rents were unregulated by government laws or regulations. Instead, their rents were basically determined by various housing market forces.

Racial and Ethnic Variation of Households by Rent-Regulation Status

Reviewing the data on households by race and ethnicity within each rent-regulation category shows much more clearly which units served which racial and ethnic groups. Rent-controlled units mostly served white households. Two-thirds of the householders in the 43,000 rent-controlled units in the City were white, while about one in seven were black in 2005. The median age of householders in rent-controlled units was 69, with almost two-thirds being 65 years old or older, and three-fifths being single-person households. In short, most householders in rent-controlled units were single elderly people.

At the same time, almost two-fifths of households in the 1,016,000 rent-stabilized units were white, while another two-fifths were almost evenly divided into either black or non-Puerto Rican Hispanic households.

The 10,000 *in rem*, 168,000 Public Housing, and 59,000 Mitchell-Lama units in the City predominantly served black households in 2005. More than half of the households in *in rem* units, almost half of the households in Public Housing units, and two-fifths of the households in Mitchell-Lama units were black. Public Housing units also served a great number of Hispanic households. Two-fifths of the households in such units were Hispanic: Puerto Rican (30 percent) and non-Puerto Rican Hispanic (11 percent). Mitchell-Lama units also served other racial and ethnic groups: white (28 percent), Puerto Rican (15 percent), non-Puerto Rican Hispanic (12 percent), and Asian (5 percent). “Other-regulated” units served all major racial and ethnic groups. Nine-tenths of the households in “other-regulated” units were either black (27 percent), Puerto Rican (25 percent), non-Puerto Rican Hispanic (20 percent), or white (19 percent).

Two-thirds of the households in the 669,000 unregulated units were either white (45 percent) or black (21 percent). A quarter were largely either non-Puerto Rican Hispanic (14 percent) or Asian (12 percent). The racial and ethnic distribution of households in unregulated units in rental buildings was very similar to that for all unregulated units, since most unregulated units were in this category. But for unregulated units in cooperative and condominium buildings, the pattern further magnified the dominance of white households in this rental category: half of the households in such units were white. The proportion of whites in this category was 13 percentage points higher than it was for whites in all renter households.

Households by Type of Ownership

The ownership rate in the City was still relatively small compared to other cities. However, New York City’s rate has been growing respectably in recent years, and owners represent, in absolute numbers, a very large number of households in the City.

Of the 1,010,000 owner households in the City, 636,000 or 63 percent resided in conventional owner units, which include mostly traditional one- or two-family housing units. The remaining owner households resided in 256,000 private cooperative units (25 percent), 73,000 condominium units (7 percent), or 45,000 Mitchell-Lama cooperative units (5 percent).

In Brooklyn, which housed 256,000 or a quarter of the City’s owner households, more than three-quarters of such households lived in conventional units, while most of the remainder lived in private cooperative

units (17 percent). In Queens, where 365,000 owner households or 36 percent of the City's owner households resided, almost three-quarters lived in conventional units, while most of the remainder lived in private cooperative units (20 percent).

In Manhattan, which housed 174,000 or a little more than one in six of the owner households in the City, almost nine in ten of such households resided in either private cooperative (70 percent) or condominium (19 percent) units, while most of the remainder lived in Mitchell-Lama cooperative units (8 percent).

In Staten Island, where 111,000 or 11 percent of the owner households in the City resided, almost nine in ten of such households resided in conventional units; the remainder resided mostly in condominium units.

Household Size (Number of Persons per Household)

The mean household size for all households in the City—that is, the average number of persons per household—was 2.64 in 2005.

In 2005, 33.6 percent of all households (36.3 percent of renter households and 28.2 percent of owner households) were one-person households. Conversely, 22.0 percent of all households (20.0 percent of renter households and 26.0 percent of owner households) were large households with four or more persons. Thus, although a majority of households in the City are smaller (with one or two people), a considerable proportion are large households (with four or more people). Consequently, on balance, New York is a city of all sizes of households and, thus, needs to preserve and develop all sizes of units.

Variation of Average Household Size by Rent-Regulation Status and Type of Ownership

The size of renter households in the City was 2.56 in 2005. Of all households residing in the various categories of rental units, households in *in rem* units were the largest: 3.26. The size of households in *in rem* units was even larger than that of all households in unregulated units, 2.79, which was about the same size as the City's owner households, 2.80.

The size of renter households in unregulated units in rental buildings was 2.83, considerably larger than the size of all renter households. However, the size of households in unregulated units in cooperative and condominium buildings was small, only 2.31.

The size of households in rent-controlled units was 1.76, the smallest among those in any type of rental unit in the City. Most of the households in rent-controlled units were single elderly households. The size of households in "other-regulated" units was 2.18, also much smaller than the city-wide average renter household size.

The size of households in rent-stabilized units built after 1947 was also small, 2.23, smaller than the average size of all renter households. The primary reason for the smaller size of households in this type of rental unit is that many recently built rent-stabilized units in the City have been small units, studios and one-bedroom units. Three-fifths of post-1947 rent-stabilized units were either studios or one-bedroom units.

In general, the size of owner households in the City, 2.80, was slightly larger than in the United States as a whole, 2.70. In the City, the average size of households in conventional units was 3.23, the largest size among all types of owner units in the City. However, household sizes in other ownership categories were

not large. The average sizes of households in private cooperative units, in condominium units, and in Mitchell-Lama cooperative units were very small, 2.02, 2.27, and 1.96 respectively, smaller than the average size of households in all types of rental units, except for rent-controlled units, where most of the tenants were single elderly households.

Household Composition: Household Types

Over the twelve-year period between 1993 and 2005: the single adult household's share increased from 21 percent to 22 percent, while the adult household's share increased from 24 percent to 26 percent. It is worth noting that, among renter households, both single adult households' and adult households' shares increased much more than they did for all households.

Conversely, the shares of single elderly, single adult with minor children, and elderly households decreased from 13 percent to 11 percent, 8 percent to 7 percent, and 11 percent to 10 percent respectively from 1993 to 2005. The decrease in these households' shares also occurred among renter households. However, among owner households, only the share of elderly households decreased considerably, from 20 percent to 16 percent.

Foreign-Born Households (Determined by the Birthplace of the Householder)

New York City was a city of foreign-born households. In 2005, the proportion of householders in the City who reported they were born outside the United States (including householders born in Puerto Rico) was 49 percent (1,277,000 households). This number is an undercount since, of the total number of 3,038,000 households in the City, 537,000 households, or 18 percent, did not answer the birthplace question. In other words, almost one in every two householders in the City was born outside the United States or in Puerto Rico. Of householders in the City, the proportion of householders born in Puerto Rico has progressively decreased from 1993 to 2005, while the proportions of foreign-born householders from other areas—particularly the Caribbean, Latin America, Asia, and Africa—have all grown considerably and have more than compensated for the decrease in Puerto Rican householders during the eleven-year period.

Immigrant Households

According to the 2005 HVS, of the 3,038,000 households in the City in 2005, 934,000 reported they were immigrant households. However, 537,000 households, or 18 percent of all households, did not answer the birthplace question; and, of the households that did respond to the birthplace question, another 60,000 households did not provide answers to the immigrant questions covered in the 2005 HVS. Thus, the number of 934,000 immigrant households that the 2005 HVS reports is likely a considerable underestimate.

Spatial Variations of Immigrant Households

The overwhelming majority of immigrant households selected Brooklyn or Queens as their residential location. Seven in ten of the 934,000 immigrant households in the City lived in either Brooklyn (315,000 households or 34 percent of all immigrant households) or Queens (339,000 households or 36 percent). The remaining 280,000 immigrant households were scattered among Manhattan (129,000 households or 14 percent), the Bronx (123,000 households or 13 percent), and Staten Island (28,000 households or 3 percent).

Queens is the immigrant county in the City. In Queens, half of the households (51 percent) were immigrant households. More than six in ten households were immigrant households in each of the following Queens sub-borough areas: 2 (Sunnyside/Woodside), 3 (Jackson Heights), and 4 (Elmhurst/Corona). In Brooklyn, 44 percent of the households were immigrant households. More than six in ten households were immigrant households in sub-borough area 17 (East Flatbush) in 2005.

Racial and Ethnic Variations of Immigrant Households

Racially and ethnically, New York City is already very diverse. However, immigrant households are even more diverse than all households in the City.

The 934,000 immigrant households in the City were divided into the following four major racial and ethnic groups (excluding Puerto Ricans): non-Puerto Rican Hispanics (29 percent), whites (27 percent), blacks (23 percent), and Asians (20 percent).

Homeownership of Immigrant Households

Of the 934,000 immigrant households in the City in 2005, 298,000 were owner households. Thus, the homeownership rate for immigrant households was 31.9 percent, lower than the rate of 33.3 percent for all households in the City, but higher than the rate of 29.1 percent for foreign-born householders—that is, immigrant and non-immigrant foreign-born householders together. However, the homeownership rates for immigrant households in Staten Island and Queens were tremendously higher than the city-wide rate, mirroring closely the rates for all households in the two boroughs: 64.8 percent and 43.6 percent respectively. Conversely, in the Bronx and Manhattan, the rates were very much lower than the city-wide rate: 20.7 percent and 13.2 percent respectively. These rates were even lower than the rates for all households in the two boroughs, 22.1 percent and 23.6 percent respectively. The rate in Brooklyn was 28.5 percent, also substantially lower than the city-wide rate for immigrant households.

Educational Attainment of Immigrant Households

Immigrant householders, particularly those that had moved into their current residence in the City over five years ago (before 2000), were substantially less educated than all householders in the City in 2005. Of all householders, 81 percent had finished at least high school, while 37 percent had graduated at least from college. Of immigrant householders that had moved into their current units in the City before 2000, 73 percent had finished at least high school and 28 percent had graduated at least from college. On the other hand, those that had moved into their current units recently (between 2000 and 2005) were noticeably better educated than those that had moved in before 2000. These recent immigrants' comparable educational attainment levels were 76 percent and 34 percent respectively.

Incomes of Immigrant Households

In 2004, the median income of immigrant renter households was \$30,000, or 91 percent of the median income of non-immigrant renter households. At the same time, their median contract rent was \$825, compared to \$819 for non-immigrant households. Their median gross rent/income ratio was 33.7 percent, while it was 29.2 percent for non-immigrant households.

Household Size of Immigrant Households

Of all households in the City, 34 percent were one-person households, while 29 percent were two-person households, 16 percent were three-person households, and 22 percent were four-or-more-person households in 2005. Compared to this city-wide pattern, the pattern for immigrant household size was reversed: only 21 percent were one-person households, while 34 percent were four-or-more-person households. Consequently, the average size of immigrant households was considerably larger than that of all households: 3.21 versus 2.64 in 2005. Immigrant households were larger households and experienced the consequential housing problems typical of larger households, particularly crowding.

Housing and Neighborhood Conditions for Immigrant Renter Households

Housing and building conditions for immigrant renter households were slightly poorer than they were for non-immigrant renter households. Of rental units occupied by immigrant households, 10.6 percent were in buildings with one or more building defects, compared to 8.5 percent for renter units occupied by non-immigrant households. On the other hand, based on the proportion of boarded-up buildings on the same street where respondents' housing units were located, neighborhood condition for immigrant renter households was somewhat better than it was for non-immigrant renter households: 5.5 percent versus 6.8 percent respectively. However, 69.6 percent of immigrant renter households rated the physical condition of their neighborhood's residential structures as "good" or "excellent," while 72.0 percent of non-immigrant renter households gave such ratings.

Crowding Situations and Doubled-Up Households with Sub-Families and Secondary Individuals for Immigrant Renter Households

The crowding situation for immigrant households was extremely serious. The incidence of crowding for immigrant renter households was almost double that of all renter households in the City: 18.6 percent of immigrant renter households were crowded and 6.9 percent were severely crowded, compared to 10.2 percent and 3.7 percent respectively for renter households as a whole. The equivalent crowding rates for non-immigrant renter households were 6.9 percent and 2.4 percent. Immigrant renter households' higher crowding rate was mostly a consequence of immigrant households' larger household size, since crowding is a phenomenon typical of larger households.

Of immigrant renter households, 6.2 percent were doubled up with sub-families and 5.5 percent were doubled up with secondary individuals. Of all renter households, the comparable proportions of those containing sub-families or secondary individuals were 3.5 percent and 5.8 percent respectively. In short, more immigrant renter households were crowded and doubled up with sub-families.

Recently Moved Households

New York City is a new housing market place. The housing market in the City in recent years has been significantly transformed from what it was in most of the last three decades.

The major characteristics of householders that moved into their current housing units in the City over five years ago—that is, in 2000 or earlier—closely resembled those of all householders in the City, since they were the overwhelming majority of households in 2005.

However, the major characteristics of householders that moved into their current residence in the City within the five years between 2000 and 2005, particularly those recent-movers from other parts of the United States outside New York City, differed substantially from those of all householders and those of householders who moved into their current residence in the City in 2000 or before. Almost two-thirds of householders that had recently moved into the City from other parts of the country outside New York City were white, while a little more than two-fifths of all householders in the City were white in 2005.

Reasons for Moving of Recent-Movers

The major reasons for moving are distinctively different for recent-movers from different places. Almost two-thirds of recent-movers from abroad reported that they had moved for job- or family-related reasons, while more than a quarter said they had moved for housing- (19 percent) or neighborhood-related (8 percent) reasons.

On the other hand, two-fifths of recent-movers from within the United States (excluding the City) reported that they had moved for job-related reasons (41 percent), while a third cited housing (21.0 percent) or neighborhood (13 percent) as the reason for their moves.

However, of recent-movers from within the City, more than half said they had moved for housing- (43 percent) or neighborhood-related (12 percent) reasons, while almost a third said that they had moved for family-related reasons (32 percent).

Spatial Variations of Recent-Movers

The residential location of recent-movers from outside the United States resembled that of all households in the City. More than four-fifths of recent-movers *from outside the United States* moved into either Brooklyn (28 percent), Queens (30 percent), or Manhattan (24 percent), while most of the remainder moved into the Bronx (12 percent). Somewhat more of these recent-movers went to southwestern Brooklyn, the northern Queens, and the Upper West Side of Manhattan.

However, the pattern of recent-movers *from other places in the country* (excluding the City) was disparate: almost one in two of such recent-movers moved to Manhattan, while about two-fifths moved to either Brooklyn (22 percent) or Queens (20 percent). These recent-movers were heavily concentrated in the lower and middle parts of Manhattan. On the other hand, the pattern of recent-movers *from other places within the City* approximated that of all households in the City, except that a smaller proportion of such recent-movers moved into Manhattan, while a larger proportion moved into the Bronx.

Almost half of the households in Manhattan sub-borough area 1 (Financial District/Greenwich Village) and just slightly less than that in Manhattan sub-borough area 3 (Chelsea/Clinton/Midtown), Bronx sub-borough area 5 (Kingsbridge Heights/Mosholu), and Brooklyn sub-borough area 10 (Bay Ridge) were households new to the neighborhood in the last five years. This suggests these are very dynamic neighborhoods with a fair amount of turnover activity.

Homeownership of Recent-Movers

In 2005, two-thirds of the households in the City were renter and one-third was owner. Contrary to this occupancy pattern by tenure for all households, the overwhelming preponderance of recent-movers were renters: 94 percent of recent-movers from outside the United States, 85 percent of recent-movers from other places in the United States, and 77 percent of those from other places in the City were renters. As a result, compared to the city-wide ownership rate of 33.3 percent, the ownership rates of these three recent-mover groups were unparalleledly low: 6.4 percent, 14.6 percent, and 22.6 percent respectively.

Variations of Educational Attainment of Recent-Movers

Of householders who were recent-movers, those who had moved into their current residences from other parts of the country outside the City were the best educated: 66 percent of them had graduated at least from college. In terms of this higher educational attainment, householders who had moved into their current residence from other places within the City had the lowest level: only 37 percent had graduated at least from college.

Economic Variations of Recent-Movers

Among recent-mover groups, those from other parts of the United States outside the City had the highest incomes. Their 2004 median income was \$55,000—that is, \$15,000 more than the median income of all households in the City. However, among recently-moved owner groups, those from other places within the City had the highest income: \$80,000.

The labor-force-participation rate for all recent-mover groups as a whole was very high compared to all individuals in the City. In 2005, 79.5 percent of the individuals in recently-moved households participated in the labor force, compared to the city-wide overall rate of 67.9 percent. Particularly, for those who had recently moved into their current residences in the City from other parts of the United States outside the City, who were the best educated, the rate was remarkably high: 81.1 percent, or 13.2 percentage points higher than the city-wide rate.

Recent-Movers by Household Types

Approximately three-quarters of all households in the City were distributed among the following three adult household types: adult households (26 percent), adult households with minor children (25 percent), and single adult households (22 percent). The remaining households were divided into single elderly households (11 percent), elderly households (10 percent), and single adult households with minor children (7 percent). Compared to this pattern of households overall, the dominant proportion of households that had recently moved into the City from outside the United States was one of the following two adult household types: adult households (41 percent) and adult households with minor children (34 percent). On the other hand, four-fifths of recent-movers from other places in the United States were either single adult households (35 percent) or adult households (45 percent). The household composition pattern of recent-movers from other places within the City approximated that of all households, with the following exceptions: higher proportions of adult households with minor children and single adult households with minor children and lower proportions of elderly households and single elderly households.

Number and Characteristics of Doubled-Up Households

The 2005 HVS reports that 114,000 households, or 3.7 percent of all households in the City, contained at least one sub-family. In addition, 142,000 households, or 4.7 percent of all households, contained a secondary individual in 2005. Together, there were 255,000 doubled-up households in the City in 2005.

In 2005, three-quarters of the heads of doubled-up households containing sub-families were either black (29 percent), non-Puerto Rican Hispanic (27 percent), or Asian (19 percent). The remaining quarter were either white (14 percent) or Puerto Rican (11 percent).

The racial and ethnic pattern of heads of households containing secondary individuals was profoundly different from that of households containing sub-families. Half of the heads of households containing secondary individuals were white, while almost all of the remainder were either non-Puerto Rican Hispanic (18 percent), black (15 percent), or Asian (13 percent).

Of the 114,000 doubled-up households containing sub-families, 71,000 households or 63 percent were renters. With a crowding rate of 44.9 percent, the housing conditions for these doubled-up renter households are alarming in terms of space limitations inside a house that may cause serious physical, psychological, and/or mental health as well as social problems. This was 4.4 times the overall crowding rate of 10.2 percent for all renter households in the City. Of doubled-up renter households, 12.2 percent were severely crowded. This was 3.3 times the comparable proportion for all renter households.

Of the 142,000 doubled-up households containing secondary individuals, 117,000 households or 83 percent were renters.

Of households containing sub-families, 58 percent had immigrant householders, while, of households containing secondary individuals, 35 percent had immigrant householders. Thus, it is clear that doubled-up households, particularly those containing sub-families, are typical of immigrant households. In other words, many immigrant households host hidden households. Three-fifths of renter households containing sub-families were immigrant households, while 36 percent of renter households containing secondary individuals were headed by an immigrant householder. Again, sub-families and secondary individuals are a typical phenomenon of immigrant households.

Number and Characteristics of Sub-Families and Secondary Individuals

In 2005, altogether there were 449,000 hidden households in the City: 159,000 sub-families and 290,000 secondary individuals. Of these, 85 percent were in either Manhattan (124,000), Brooklyn (136,000), or Queens (121,000). In each of all ten sub-borough areas in Manhattan—except for sub-borough areas 1 (Greenwich Village/Financial District), 5 (Upper West Side), 8 (Central Harlem), and 9 (East Harlem)—there were more than 10,000 sub-families and secondary individuals. In Brooklyn—in sub-borough areas 1 (Williamsburg/Greenpoint), 4 (Bushwick), 7 (Sunset Park), and 18 (Flatbush/Canarsie)—there were also more than 10,000 sub-families and secondary individuals. The number of sub-families and secondary individuals in these sub-borough areas in Queens was also as large: 1 (Astoria), 3 (Jackson Heights), 4 (Elmhurst/Corona), and 7 (Flushing/Whitestone).

The median income of sub-families in renter households was only \$15,000, which was just 47 percent of the median income of all renter households in the City, \$32,000, in 2004. Of renter sub-families, 56,000 or 56 percent had incomes below \$20,000 in 2004.

Crowding was an extremely serious housing problem for renter sub-families: almost half of the 101,000 renter sub-families (46.6 percent or 47,000) were crowded. Of renter sub-families, 13,000 or 13.2 percent were severely crowded.

About 85 percent of the 290,000 secondary individuals, or 245,000 secondary individuals, lived in renter households in 2005. The median income of these secondary individuals in renter households was \$24,000, or 75 percent of the median income of all renter households in the City. Of these secondary individuals in renter households, 104,000 or 43 percent had incomes below \$20,000.

Of all 245,000 secondary individuals in renter households, 15.3 percent were crowded, while 6.4 percent were severely crowded.

Number and Characteristics of Poor Sub-Families and Secondary Individuals in Crowded Renter Households

According to the 2005 HVS, 27,000 sub-families in renter households had incomes below \$20,000 in 2004 and were crowded. The median income of these sub-families was a mere \$7,000, an extremely low 22 percent of the median income of all renter households in the City in 2004. Of these 27,000 sub-families, an overwhelming 47 percent were not in the labor force. The principal reason given for their not being in the labor force was family/childcare (39 percent). These poor sub-families lived in crowded, large renter households in which the average number of persons was 6.1. Of these poor sub-families in crowded renter households, about two-thirds were single-female-parent sub-families, and half of the heads of these sub-families had not finished high school.

There were 22,000 secondary individuals with incomes of less than \$20,000 in 2004 living in crowded renter households. Almost three-fifth of these had not finished high school. The median income of these single individuals was an extremely low \$7,000, 22 percent of the median income of all renter households, in 2004. Their median share of the hosting household's income was 11 percent, and the average size of the hosting household was 6.2 persons.

Of the 27,000 poor sub-families in crowded renter households, 29 percent were hidden in very poor and crowded renter households with very high rent burdens, paying more than 50 percent of their incomes for rent. The median income of these sub-families was an appallingly low \$5,000, and the rent/income ratio of the doubled-up households containing these sub-families was 70.8 percent. Judging from the extremely low incomes of the host households and sub-families and the already extremely serious rent burdens the host households bear, it is obviously very hard for host households and sub-families to continuously spend such an unbearably high proportion of their incomes for rent. At the same time, each of these very poor host households and sub-families alone apparently cannot afford their own housing units. Thus, without substantial financial assistance from either public or private entities, not only these sub-families but also the host households are households at risk of homelessness if any situation forces them to become separated.

Previously Homeless Households

About 80,000 people in 23,000 households told the Census Bureau that they had come from a homeless situation within the past five years, where they were homeless because they could not afford their own housing. The median age of these individuals was 21. Almost nine in ten of these people were either black (43 percent), Puerto Rican (31 percent), or non-Puerto Rican Hispanic (13 percent). And nine in ten of

them were primary families (82 percent) or individuals (6 percent). In other words, almost all of them lived in their own units: they were not sub-families or secondary individuals in another household. This is a very encouraging finding.

However, the median income of these previously homeless individuals was extremely low, a mere \$8,000, only 20 percent of the median income of all households in 2004. Only 58 percent of them had finished at least high school, and 28 percent of them were unemployed, while 80 percent of the individuals in the City as a whole had that level of educational attainment and only 6.3 percent were unemployed in 2005.

Even with such a low income, 58 percent of them contributed 40 percent or more of their incomes to the incomes of their households. However, even with such contributions, the households' median income was just \$15,000, only 38 percent of the median income of all households in the City in 2004. Almost all of such households were renters, and these renters paid 52.8 percent of their incomes for gross rent, compared to 31.2 percent for all renter households in the City in 2005. More than half of these households received some type of rent subsidy. Despite paying such a high proportion of their income for rent, 18.6 percent of such households were crowded, compared to 10.2 percent of all renter households in the City.

Housing and neighborhood conditions of households containing formerly homeless individuals were unparalleledly poor compared to the overall conditions of housing units and neighborhoods where average New Yorkers lived. Of these households, 35 percent lived in physically poor housing units, compared to 8 percent of all households. Moreover, only 60 percent of these households rated the physical condition of the residential structures in their neighborhoods as "good" or "excellent," while 78 percent of all households in the City gave their neighborhood conditions such ratings.

In short, most previously homeless individuals were very poor, the rents their households paid were unbearably high compared to their household incomes, and yet many of them lived in crowded and physically poor units located in physically distressed neighborhoods. Thus, they were in situations with a serious proclivity towards making them homeless again.

Household Incomes

Changes in Household Incomes

For all households, renters and owners together, the median household income in current dollars grew by 2.6 percent, from \$39,000 to \$40,000, or by an annual compound rate of 0.9 percent. However, during the three-year period, the annual average Consumer Price Index (CPI) grew by 9.5 percent, outpacing the growth rate of 2.6 percent for household income. Consequently, real household income, after adjusting for inflation, declined by 6.3 percent, or by an annual compound rate of 2.2 percent.

In the previous three years, between 1998 and 2001, real household income grew by 9.7 percent, while it grew by 4.2 percent between 1995 and 1998. Consequently, despite the most recent decline, real household income grew at a moderate clip in the nine years between 1995 and 2004 by an average annual compound rate of 0.76 percent for all households, 0.66 percent for renter households, and 0.65 percent for owner households.

Changes in Household Incomes by Tenure

Renters' nominal income, their income before inflation, did not increase appreciably in the three years between 2001 and 2004. In constant dollars, renters' incomes declined by 5.7 percent or by an annual compound rate of 1.94 percent. During the same three-year period, owners' nominal income increased by \$5,000, or by 8.3 percent. But after adjusting for inflation, owner income inched down by an average annual compound rate of 0.34 percent.

The Disparity in Household Income

The disparity in household income between the rich and the poor in the City is enormous. In 2004, the median income of the 604,000 households in the lowest income quintile was only \$7,992, or a mere 6 percent of the median income of the \$125,000 for the 608,000 households in the highest income quintile. The median income of the richest household group was more than 15 times the income of the poorest group. The paucity of absolute dollars available to these extremely poor households and the concomitant impact on their ability to afford decent housing demonstrate the magnitude of their housing poverty situations and their need for various forms of housing assistance.

In 2005, of these extremely poor households in the lowest income quintile, 83 percent, or 504,000 households, were renters. A third of these extremely poor renters lived in heavily rent-subsidized units (public housing units, *in rem* units, or other-regulated units) or rent-controlled units, while the other two-thirds lived in rent-stabilized units (46 percent) or rent-unregulated units (21 percent). Of these extremely poor households in rent-stabilized or rent-unregulated units, nine in ten paid 50 percent of their income for rent, and three in ten received rent subsidies.

Of these extremely poor households in the lowest income quintile, 17 percent, or 100,000 households, were owners. Of extremely poor owner households in conventional units, 68 percent said they had paid off their mortgages, while 73 percent of cooperative or condominium owners said they had paid off their housing debt.

Close to half of all the extremely poor households in the lowest income quintile were either single elderly households (32 percent) or single households with children (13 percent), the two household types with median incomes of \$12,360 and \$17,500 respectively, the lowest and second-lowest household incomes in 2004.

The household income disparity gradually descended as the level of income ascended, but still remained substantial, even at the second-highest quintile. The median income of the 561,000 households in the second-lowest quintile was \$21,000, which was still a mere 17 percent of the median household income of households in the highest quintile. The median income of the 658,000 households in the middle quintile was \$40,000, which was five times the median income of \$7,992 for households in the lowest income quintile but still less than a third of the median household income of households in the highest quintile.

The median income of the 607,000 households in the second-highest quintile was \$67,000, which was more than eight times the median household income of the lowest quintile. However, the median income of the second-highest quintile was still only a little more than half of the median household income of the households in the highest quintile.

The serious income gap between the poor and the rich remained virtually the same in 2004, as was the case three years earlier in 2001, since the incomes of the rich and the poor declined by similar rates: 3.2 percent and 2.7 percent respectively after inflation. A fifth of the City's households are the extremely poor, while another fifth are the very rich, although they live in different neighborhoods in the City, not far from each other.

The trend of disparity between the incomes of the affluent and the incomes of the poor, which had widened throughout the growth years of the mid- and late-1990s, continued to be maintained between 2001 and 2004. A persistent inequality in the distribution of household incomes in recent years has created an increased affordability hardship for the most vulnerable New Yorkers in an increasingly inflationary housing market where, for a rapidly growing number of households, housing is no longer just a necessity; it is a commodity for investment, or a commodity as well as shelter.

Causes of Household Income Differences

More than seven in ten households in the lowest income quintile did not have any workers, compared to more than a fifth of all households in the City with no workers. On the other hand, only one in fifty households in the highest quintile had no workers. Almost a fifth of households in the top quintile had three or more workers, while almost no households with that many workers were in the lowest group. This substantiates that, in general, earnings were the principal source of household income; and the more workers in a household, the higher the household income. Similar patterns were found in 2001.

Distribution of Household Income

On the one hand, a number of households in the City were very poor, while, on the other, a smaller but still substantial number were very rich. Specifically, 825,000 households, or 27 percent of all households in the City, were very poor, with incomes below \$20,000 in 2004, while 501,000 households, or 16 percent of all households in the City, were very well-to-do, with incomes of \$100,000 or more.

In the distribution for renters, a third, or 676,000 households, had incomes below \$20,000, while one in ten, or 194,000 households, had incomes of \$100,000 or more. Among owners, the pattern was inverted: one in seven, or 148,000 households, were very-low-income households, while three in ten, or 307,000 households, were high-income households.

In the three-year period from 2001 to 2004, when the real median income of New Yorkers declined considerably, the number of very-low- and low-income households, households with incomes below \$50,000, increased by 28,000. During the same three-year period, the number of high-income households, households with incomes of \$100,000 or more, increased by only 13,000, while the number of moderate- and middle-income households, households with incomes at or above \$50,000 but below \$100,000, decreased by 9,000. A similar change was mirrored in renters' income distribution.

As the real median income of owner households grew at a slow clip between 2001 and 2004, the number of owner households with incomes below \$100,000 changed little, while the number of high-income owner households, those with incomes of \$100,000 or more, increased by 28,000.

In 2004, a third of renter households, or 676,000 renter households, had incomes of less than \$20,000 a year. Such extremely poor households could only afford \$555 a month for rent, if paying no more than a third of household income for a housing unit is used as a reasonable measure of affordability. In 2004, only units in the following three categories, the rents of which were controlled or regulated with heavy public subsidies, had median contract rents of less than \$555: rent-controlled units, Public Housing units, and *in rem* units.

Distribution of Household Incomes by HUD Income Classification

The income distribution by the following HUD income limits for a family of four for each income level in January 2004 confirms that a preponderance of households in the City were poor.

30% of MFI	\$18,850
50% of MFI	\$31,400
80% of MFI	\$50,250
95% of MFI	\$59,650

Of the total number of 3,038,000 households (renter and owner households together), 1,069,000 households, or 35 percent, were very-low-income households with 2004 incomes that were less than 50 percent of the median family income, adjusted for each household size, in the PMSA. Included in this number were 663,000 households, or 22 percent of all households, that were extremely-low-income households with incomes below \$18,850, or 30 percent of the PMSA income for a family of four. Another 503,000 households, or 17 percent of all households, were other low-income households with incomes greater than \$31,400 up to \$50,250, or between 51 and 80 percent of the PMSA income. More than one in every two households in the City, or 1,572,000 households, were low-income households.

About one-quarter of low-income renter households with incomes of \$50,250 or less—that is, households at or below 80 percent of the median family income for each household size in the PMSA—lived in public housing units, Mitchell-Lama rental units, *in rem* units, rent-controlled units, or other-regulated units.

In addition, 194,000 households, or 6 percent of all households, were moderate-income households with incomes greater than \$50,250 up to \$59,650 or between 81 and 95 percent of the PMSA income for a family of four.

Changes in Median Household Income by Borough

In the Bronx, as in the City, the real median household income for all households declined, albeit by about half the city-wide decrease rate of 6.3 percent, to \$27,500 in the three years between 2001 and 2004. Renters' real income in the borough declined by 4.5 percent to \$23,000. For owners, the income change was inverted: their real income grew surprisingly by 8.4 percent to \$54,000.

In the Bronx, 15 percent of owners, or 16,000 households, were recent movers, households that moved into their current residences from 2002 to 2005. The median income of these recently moved owner households was \$60,000, 15 percent higher than the median income of long-term owners, who moved into their current residences before 2002. This is most likely the source of the growth in owner incomes in the borough.

In Brooklyn, real income declined for all households by 5.4 percent to \$35,000. Renters' real income also declined by a similar rate of 5.5 percent to \$30,000, while owners' 2004 income was \$62,000, basically the same as it was three years earlier.

In Manhattan, where the median incomes for renters and owners were higher than the City's and each of the other four boroughs' equivalent incomes, the decline rate of the real income of all households was 5.6 percent, slightly lower than the City's equivalent rate between 2001 and 2004. Renter real incomes in Manhattan declined slightly, by a rate lower than the decline rate for all households, to \$41,527. But the median income of renter households that moved into their current residences from 2002 to 2005, which

was 37 percent of all renters in the borough, was 55 percent higher than the income of long-term renters. The real incomes of owners in the borough grew markedly by 6.2 percent to \$100,000. The median income of recently moved owners, 40,000 households, was \$118,000, 28 percent higher than the income of long-term owners. This could be the reason for the growth in owner incomes in the borough. As a result, owner income in the borough was 2.4 times renter income in 2004.

In Queens, real incomes for renters and owners all declined as the incomes of all households did: renters' incomes and owners' incomes declined by 7.7 percent and 4.8 percent respectively. Real income for all households in Staten Island grew, but renters' and owners' incomes declined. In the borough, where the income of all households was the highest of the five boroughs, the real median income increased slightly, by less than 4 percent, to \$60,000 during the three years, while renters' real income declined by 2.4 percent to \$34,200 and owners' income declined by 4.2 percent to \$73,072.

Household Incomes by Rent-Regulation Status

The real median household income of all renter households in 2004 was \$32,000, a noticeable decrease from \$33,933 in 2001. Households in other-regulated units (such as units regulated by HUD and by Article 4) were the poorest, with an extremely low income of \$11,040, which was only 35 percent of the median income of all renters in the City in 2004.

For three-quarters of the households in the City, the primary source of their incomes was earnings, and more than nine out of every ten dollars of their incomes came from earnings in 2004. Therefore, the primary determinant of household incomes was the number of workers in the household. The mean number of workers in the average household in the City was 1.17 persons in 2005. However, the number of workers in households in other-regulated units was a mere 0.57 persons, less than half of the city-wide average and the fewest among all rental categories. In other words, households in other-regulated units were the poorest because so many of them had no workers. Moreover, 44 percent of these households were either single elderly households, who were extremely poor and the poorest households, or elderly households, most of them retired. In addition, 11 percent of them were single households with children, which were the second-poorest households in the City in 2004. Other regulated tenants' 2004 income was the result of an 8.6-percent real decrease from their income of \$12,084 three years earlier.

In 2004, the income of tenants in Public Housing units was \$13,902, only 43 percent of the income of all renter households and the second-lowest among renter households in all rent-regulatory categories in 2004.

The income of households in *in rem* units was \$19,000 in 2004, not appreciably different from their 2001 income of \$19,230. Their 2004 income was only three-fifths of the income of all renter households. Of *in rem* households, 86 percent were low-income households with 80 percent or less of the PMSA median family income—that is, \$50,250 or less in 2004.

The income of households in rent-controlled units was \$22,176 in 2004, which was about the same as their 2001 income of \$22,330. Their income was only seven-tenths of the income of all renters in the City.

The median income of households in Mitchell-Lama rental units was \$22,000 in 2004, a 22-percent real decrease from three years earlier. For 75 percent of renter households in the City, the primary source of income was earnings. In 2001, it was 67 percent for Mitchell-Lama renter households. However, the proportion of Mitchell-Lama households whose incomes came primarily from earnings dropped by 5.1

percentage points in the three years from 2001. This appears to be one of the major reasons for the steep decline in income in such households. Also, this is at least partially caused by the situation that the income of households who moved into Mitchell-Lama units between 2002 and 2005 was considerably lower than the income of households who moved into such units before 2002.

Other-regulated units, Public Housing units, *in rem* units, rent-controlled units, and Mitchell-Lama units protected 343,000 households, or 17 percent of all renter households in the City that were economically very vulnerable, by providing very affordable rental housing.

The income of households in rent-stabilized units as a whole was \$32,000, the same as the median income of all renters. But the income of households in rent-stabilized units in buildings built in 1947 or later was \$34,840, which was 9 percent higher than the overall income of all renters. On the other hand, the income of those in rent-stabilized units in buildings built before 1947 was \$32,000, the same as the income of all renters in the City.

The real income of households in all rent-stabilized units declined by 9 percent from 2001. For households in pre-1947 units, real income declined by 5.7 percent, while for households in post-1947 units, it declined by 11.7 percent.

The median income of \$42,000 for all unregulated units masks the considerable difference between the two types of unregulated units. Households in unregulated units in cooperative and condominium buildings had the highest income at \$50,000 in 2004. This was 56 percent higher than the income of all renter households in the City and 19 percent higher than that of unregulated households in rental buildings, which was \$42,000 and the second highest. The real incomes of households in unregulated units in condominiums and cooperatives declined by 8.6 percent, while those of households in rental buildings ticked down a little by just 1.6 percent in the three years between 2001 and 2004.

Differentiated Income Changes

A review of the longitudinal data on rental units that remained in the same regulatory status between 2002 and 2005 reveals that the 2004 median income of households in rental units that turned over at least once in the three years was \$6,672 or 22.7 percent higher than the median income of households in rental units that did not turn over during the three-year period. During the three years between 2001 and 2004, 34 percent of renter units in the City turned over.

The 2004 median income of households in rent-stabilized units in buildings built in or after 1947 that turned over was \$40,000, \$8,000 or 25.0 percent higher than the median income of households in such units that did not turn over between 2002 and 2005. Of post-1947 rent-stabilized units 31 percent turned over during the three-year period.

The level of change in income of households in turned-over and non-turned-over post-1947 rent-stabilized units was substantially different. The 2004 median income of households in such turned-over units declined by 6.3 percent, while the income of households in such non-turned-over units declined by 17.6 percent between 2001 and 2004. This explains that the 11.7-percent decline in income of households in post-1947 rent-stabilized units in the three years was mostly caused by the decline in income of households in non-turned-over units.

The median income of households in Mitchell-Lama units that turned over between 2002 and 2005 declined by 21.5 percent, while the income of households in such units that did not turn over declined slightly by 5.0 percent from 2001 to 2004. In the three years, Mitchell-Lama rental units turned over by 28.3 percent. Thus, it is reasonable to assume that the 21.5-percent decline in the income of households in Mitchell-Lama units between 2001 and 2004 was most likely caused by the decline in the income of households in turned-over Mitchell-Lama units.

Incomes by Move-In Date

The median income of renter households who moved into their current units from January 2002 through the end of June 2005 was tremendously different from the income of renter households that moved into their current units before 2002. Moreover, the differences in income between recent-movers and long-term occupants varied widely from one rental category to another. The income of recently-moved households in rent-stabilized units as a whole was 17 percent higher than that of long-term occupants in those units. Particularly, recent-movers' income in post-1947 rent-stabilized units was an overwhelming 29 percent higher than that of long-term occupants in those units, while recent-movers' income in pre-1947 units was 15 percent higher than that of long-term occupants in the same category of units.

The income of recently-moved households in unregulated units as a whole was 13 percent higher than that of long-term occupants in such units. The difference in unregulated units in rental buildings was the same as that in all unregulated units.

The large differences between the incomes of recent-movers and long-term occupants in rent-stabilized units and unregulated units, particularly those in post-1947 units, are largely the consequence of the following unique situations in those units. First, in rent-stabilized units and unregulated units, very large proportions of tenants, 34 percent of rent-stabilized tenants and 52 percent of unregulated tenants, were recent-movers. Second, long-term tenants in rent-stabilized units, who have probably been sitting tenants for many years, have been largely insulated from the sharply upward market pressures on rent in the private housing market during the last several years, when rents in the City have increased sharply. Rents of unregulated units are basically determined by market forces. Thus, rents of these units, whose tenure can be changed from rental to owner and vice versa, have increased rapidly, particularly in recent years, when housing costs, rents or purchasing prices, have been extremely inflationary in the City's housing market. The confluence of these situations helps to explain why the incomes of recent-movers in private units (rent-stabilized units and rent-unregulated units) must be enough higher than those of long-term occupants in such units in order to pay the very inflationary rents of units in these rental categories, particularly those in post-1947 rent-stabilized units and unregulated units.

The comparison of changes in the median incomes of recent-movers and long-term occupants between 2001 and 2004 by rental categories discloses that the change varied considerably for different rental categories. The 2004 income of long-term occupants in Mitchell-Lama units was substantially lower, by 22 percent, than the real income of households who were long-term occupants in 2001, while the income of recent-movers in such units was lower, by 30 percent, than the real income of recent-movers in 2001. This finding explains why Mitchell-Lama household income decreased so much, as discussed earlier in this section.

The income of long-term occupants of unregulated units in cooperative and condominium buildings in 2004 was 15 percent higher than that of long term occupants in 2002. The income of recent-movers in the same type of units was 19 percent lower than the parallel income in 2002 of recent movers into such units. This finding explains why the income of households in such units declined in the three years from 2001 to 2004 by 9 percent.

Distribution of Household Incomes by Rent-Regulation Status

An examination of data on household income distribution within each of the rent-regulation categories shows that each rental category serves uniquely different income groups. A third of rental units in the City served very-low-income households with incomes below \$20,000; another third served low-income households with incomes between \$20,000 and \$49,999. Twenty-three percent served moderate- and middle-income households with incomes between \$50,000 and \$99,000, while the remainder, one in ten, served high-income households with incomes of \$100,000 or more in 2004. Rent-stabilized units served all income groups, similar to all rental units, since about half of all rental units were rent-stabilized units. Of rent-stabilized units, pre-1947 units served households of all income levels, as did all such units, since more than seven out of ten rent-stabilized units were in such old buildings. Meanwhile, post-1947 rent-stabilized units served slightly more moderate-, middle-, and high-income households and slightly fewer very-low- and low-income households than did all rent-stabilized units in 2004.

Compared to the income distribution for households in rent-stabilized units or all rental units, unregulated units served considerably more moderate-, middle-, and high-income households and fewer very-low- and low-income households in 2004.

Public Housing and rent-controlled units all served mostly very-low- and low-income households. Three-fifths of the households that lived in Public Housing units were very-low-income households in 2004. Close to one of two households in rent-controlled units was also a very-low-income household.

In rem households were very poor. More than half of them were very-low-income households. The income of two out of every five *in rem* households was less than \$15,000. Of *in rem* households, almost two-thirds (65 percent) had incomes below 50 percent of the HUD area median income, compared to 43 percent of all renters. Altogether, the incomes of 86 percent of *in rem* households were at or below 80 percent of the HUD area median income, compared to 61 percent of all renters.

Mitchell-Lama units mostly served households at all levels of income except for high-income households. Forty-seven percent of the households in Mitchell-Lama units were very-low-income households, while another 28 percent had low incomes. Most of the remainder, a little more than a fifth, had moderate and middle incomes.

Household Income by Type of Ownership

The median income of homeowners was \$65,000, while the income of households in conventional owner units in New York City was \$64,000 in 2004. With an income of \$81,000, households in condominium units had the highest income, followed by that of households in cooperative units, which was \$70,000. The income of households living in Mitchell-Lama cooperative units was \$38,000, the lowest income among homeowner household groups.

In the three years between 2001 and 2004, the real median income of all homeowners changed little, from \$65,676 to \$65,000, while the income of owner households in conventional units declined by \$1,676 or 2.6 percent. During the same three-year period, the real income of owner households in cooperative units declined considerably by \$4,433 or 6.0 percent. However, the real income of owner households in condominium units grew by \$4,378 or 5.7 percent. At the same time, the real income of owner households in Mitchell-Lama units declined slightly.

Racial and Ethnic Variation of Household Incomes

The median income of all households (renters and owners combined) in New York City was \$40,000 in 2004. However, income varied significantly from one racial and ethnic group to another, and the income disparity between whites and the other major racial and ethnic groups, particularly Puerto Rican households, was very substantial. Whites' median income in 2004 was \$52,752, the highest among all the major racial and ethnic groups. Asians' income was \$45,000, the second-highest and 85 percent that of whites.

The incomes of blacks and non-Puerto Rican Hispanics were \$34,602 and \$32,000, only 66 percent and 61 percent respectively of whites' income. Puerto Ricans' income was very low, \$25,000, a mere 47 percent of the income of whites and 63 percent of the income of all households. With the sheer paucity of the absolute dollar amount of their income, there is no additional need to elaborate the serious challenge Puerto Rican households face in improving their housing conditions nowadays in the City's increasingly inflationary housing market.

From 2001 to 2004, the median real income of all households decreased by 6.3 percent to \$40,000. In the three years, the real incomes for Puerto Ricans and Asians grew slightly. On the other hand, the real income of white households declined by 4.4 percent, while the real incomes of black and non-Puerto Rican Hispanic households also declined, albeit at very much lower rates than the rate for white households.

Individual Incomes by Race and Ethnicity, Educational Attainment, and Employment

In 2004, the median income of Asian households was \$45,000, 85 percent of that of white households, the highest of the racial and ethnic groups. However, when looking at individuals rather than households, of individuals 18 years old or older who had full-time jobs in 2004—that is, individuals who worked 35 or more hours a week for 50 or more weeks in 2004—the income of Asians was \$33,000, only 66 percent of the comparable white income of \$50,000. On the other hand, the mean number of employed persons in Asian households was 1.54, higher than that of any of major racial and ethnic group, including whites, whose mean number of employed persons was only 1.14. From this, it is fair to reason that the higher median income of Asian households resulted mostly from the large number of employed persons in such households.

The median income of Puerto Rican households in 2004, \$25,000, was the lowest of any racial and ethnic group. However, the income of Puerto Rican individuals 18 years old or older who had full-time jobs was not the lowest. Since their income and the incomes of blacks and Asians were the same, and their average household size was smaller than blacks and Asians, it is reasonable to say that the smaller average number of employed persons, 0.98 per household, the lowest of any racial and ethnic group, contributed mostly to the lower income of Puerto Rican households.

Of individuals who had full-time jobs, the median income of Puerto Ricans was \$33,000, only 66 percent that of whites. However, the income of Puerto Rican individuals who had completed at least college and had full-time jobs was \$45,000, or 82 percent that of whites with the same level of education. Moreover, the income of Puerto Ricans who were college graduates was higher than that of blacks who were college graduates. This is because, with higher educational attainment, Puerto Rican individuals had jobs in higher-than-average-paying occupations, all requiring more advanced knowledge and specialized skills.

The distribution for individuals in owner households shows that, of those who had full-time jobs, the income of Puerto Ricans was the second highest after whites. Also, of individuals in all owner households who had graduated from college and had full-time jobs, the incomes of blacks, Puerto Ricans, and Asians

were the same at \$50,000 and 79 percent that of whites. Furthermore, the income of Puerto Rican individuals in owner households who had completed at least some post-undergraduate education (an educational attainment of 17 years or more) was \$60,000, higher than the incomes of blacks, Asians, and non-Puerto Rican Hispanics with the same level of educational attainment.

The number of employed persons and the level of their educational attainment are key determinants of the level of household income. Therefore, efforts to improve individuals' educational attainment are critically important in upgrading the level of their households' ability to afford housing, since finding jobs in the City that pay earnings high enough to pay housing costs in the City's extremely inflationary housing market, definitely requires higher educational attainment or highly specialized knowledge and skills. In this regard, it is very encouraging to find that New Yorkers' level of educational attainment in recent years has improved steadily.

Income Variations by Household Types

The overall median household income in the City was \$40,000 in 2004, which was a 6.3-percent decrease after inflation over the 2001 income of \$42,689. Adult households (households of two or more adults with no children and a householder of younger than 62 years of age) had median incomes of \$64,200, the highest of any household type in 2004, as in 2001. Their incomes were \$24,200, or more than 61 percent, higher than that of all households in the City. In the three-year period between 2001 and 2004, their real income declined by 2.2 percent.

Adult households with minor children had the second-highest income, at \$52,000, a 1.3-percent real drop from their income in 2001. Household incomes of the remaining four types of households were below the income of all households in 2004. The income of single adult households was \$37,000 in 2004, a 7.6-percent real decrease over the three years. The income of elderly households was \$34,000 in 2004, growing at a slow clip, by 2.1 percent after inflation, over their income three years earlier.

The 2004 income of single adult households with minor children was very low, \$20,000. Since 2001, their real income grew by 3.7 percent. However, their income was still the second-lowest among all household types, as in 2001, and only half of the income of all households in 2004. With such a low amount of financial resources, they have acute problems with housing affordability, and their requirement for housing assistance needs little elaboration.

The real income of single elderly households inched up by 2.6 percent to a still troublingly low \$12,360 in 2004, the lowest income of all household types and a mere 31 percent of the median income of all households. After paying for food, which is the least discretionary item of necessary living expenditures, their financial resources might be almost exhausted, so that they might not have adequate resources left to improve their current housing conditions or improve their housing by moving up the housing-cost ladder, without housing assistance. Fortunately, many of them currently live in public or publicly-assisted housing units.

Households Living below the Poverty Level

In 2004, 526,000 households, or 17.3 percent of all households, lived below the poverty level in the City. This was no appreciable change from three years earlier in 2001, when the number was 525,000 households and the poverty rate for all households was 17.5 percent.

Poverty Rates by Racial and Ethnic Groups

The city-wide overall poverty rate for each major racial and ethnic group varied widely. The poverty rate for whites was well below that for all households, as their income was well above that for all households. The rate for whites was only 11.5 percent, the lowest of all groups, as was the case three years earlier in 2001, when their rate was 11.2 percent. Asians' rate was 15.6 percent, the second lowest in 2004. The equivalent rate in 2001 was 18.1 percent.

The poverty rates for the balance of the racial and ethnic groups were conversely higher than that for all households. The rate for blacks was 20.7 percent, 3.4 percentage points higher than the city-wide rate. Their 2001 rate was 19.4 percent. The poverty rate for non-Puerto Rican Hispanics was 22.4 percent, the second highest among all racial and ethnic groups in 2004, as in 2001. Their 2001 rate was 23.7 percent.

On the other hand, the 2004 rate for Puerto Ricans was 30.8 percent, 1.8 times the city-wide rate, and the highest of any racial and ethnic group in 2004. This rate was a 2.8-percentage-point decrease from the 2001 rate of 33.6 percent, the largest decrease among all major racial and ethnic groups.

Poverty Rates by Household Types

The poverty rates for two very-low-income household groups—single elderly households and single adult households with minor children—were unparalelledly higher than the rate for all households and other household groups in the City in 2004, as they were in 2001. The rate for single adult households with minor children, a group that includes many extremely poor single female-headed households with children, was 41.9 percent, which was 2.4 times the city-wide overall rate of 17.3 percent, and the highest of any household type in 2004. Their 2001 rate was 43.2 percent.

At the same time, the poverty rate for single elderly households, which had the lowest income among all household types, was 33.1 percent, the second-highest rate in the City and almost two times the City's overall rate. Their 2004 rate was a 4.1-percentage-point decline from their 2001 rate. The rate for single adult households was 17.4 percent, not meaningfully different from the City's overall rate.

Contrarily, rates for the other three household types were lower than the city-wide rate in 2004. The rate for adult households, whose incomes were the highest among all household types, was a mere 7.4 percent, the lowest poverty rate and 9.9 percentage points less than that for all households in the City in 2004.

The rates for elderly households and adult households with minor children were 12.1 percent and 15.4 percent respectively. But their rates changed in opposite directions during the three years between 2001 and 2004: the rate for elderly households declined by 2.3 percentage points, while the rate for adult households with minor children ticked up slightly.

Poverty Rates by Number of Workers in the Household

Almost two-thirds of households with incomes below the poverty threshold had no workers, while three in ten had one worker.

Among households with no workers, the poverty rate was extraordinarily high: 50.2 percent. However, the rate drops very sharply as the number of workers in a household increases. The rate dropped to 12.3 percent for households with one worker, to 2.8 percent for households with two workers, and to 2.1 percent for households with three or more workers. In short, poverty is a typical phenomenon of having no income earners in a household.

Characteristics of Households Living below the Poverty Level

Among poor households, more than a fifth were single elderly, more than twice the proportion among non-poor households. In addition, one in six poor households was a single adult household with minor children, which is much more than three times the proportion among non-poor households.

Of poor households, 18 percent were non-Puerto Rican Hispanic, compared to 13 percent of non-poor households. At the same time, 17 percent of poor households were Puerto Rican, while only 8 percent of non-poor households were Puerto Rican. In addition, 27 percent of poor households were black, while 22 percent of non-poor households were black.

The proportions of poor householders born in Puerto Rico or Other Caribbean Islands were 11 percent and 17 percent respectively compared to 4 percent and 13 percent for non-poor householders.

Of poor householders, 40 percent did not finish high school, compared to 15 percent of non-poor householders.

Among poor households, the proportion of householders who were in the labor market (the labor-force participation rate) was extraordinarily low, only 33 percent, compared to 75 percent of non-poor households. The level of household income and the level of poverty are largely determined by a household's employment characteristics.

Poverty in the City is concentrated in single households with a female householder. In 2004, three-fifths of poor households had a single female householder. In 2004, there were 776,000 single-female households in the City. Of them, 241,000, or 31.1 percent, were poor. Single-female households consisted of the following three household groups: 248,000 single female elderly households (32 percent); 336,000 single adult female households without children (43 percent); and 192,000 single female households with children (25 percent). Of single female households with children and single elderly female households, a great proportion—43 percent and 36 percent respectively—were poor.

Of the 241,000 poor single-female householders, only 58 percent had graduated from at least high school. Only 26 percent were in the labor force, and their median household income was a troublingly low \$6,800 in 2004. Three-fifths of such poor female householders were either white (29 percent) or black (30 percent), while a little more than a third were either Puerto Rican (19 percent) or non-Puerto Rican Hispanic (16 percent).

Among individuals 18 years old or older in poor households where no household member worked in 2004, 92 percent were still not in the labor force in 2005. In other words, in the week before the household was interviewed for the 2005 HVS—nine in ten individuals in such poor households did not work, were not temporarily absent from a job or on layoff, and were not looking for work. Even among individuals in such poor households who were in the economically active age group of 25-54, 84 percent were not in the labor force.

Among all adults in poor households without workers but with some 2004 household income, 43 percent reported that they were retired, while another almost two-fifths cited ill health/physical disability (32 percent) or family responsibilities/children (7 percent) as the reason they were not participating in the labor force. However, the major reasons varied widely for different age groups. For individuals under 25 years of age, 72 percent cited “going to school or getting training” as their reason for not being in the labor force. For seven in ten of those in the economically active 25-54 age group, the major reasons were ill health/physical disability (54 percent) or family responsibilities/childcare (16 percent). Of individuals 55 years old or older, seven in ten reported that they were retired (69 percent), while almost one-quarter said they were in ill health or were physically disabled (24 percent) and, thus, were not looking for work.

Contrarily to intuition, which says that most poor households receive cash Public Assistance (PA), only 45 percent of the poor households in the City received cash Public Assistance in 2005, down from 54 percent in 1993. The proportion of poor households receiving cash PA varied widely from one racial and ethnic group to another. Only 29 percent of white poor households received cash Public Assistance, while almost three-quarters of Puerto Rican, half of non-Puerto Rican Hispanic, and 46 percent of black poor households received it in 2005. Only 18 percent of Asian poor households received cash Public Assistance.

Households Receiving Public Assistance

In 2005, 383,000 households, or 15.5 percent of all households in New York City, received Public Assistance. This was an increase of 1.4 percentage points in the three years between 2002 and 2005. The proportion of households receiving PA declined noticeably for Asian households, by 2.3 percentage points to 7.5 percent in 2005, while the proportion for non-Puerto Rican Hispanic households remained the same at 19.7 percent. Contrarily, the proportions for the other racial and ethnic household groups increased. For black and Puerto Rican households, the proportions increased slightly from 16.5 percent to 19.3 percent and from 35.4 percent to 38.7 percent respectively, while the proportion inched up by 0.6 percentage points to 7.8 percent for white households.

The Housing Supply

Size of the Housing Inventory

The number of housing units in New York City was 3,261,000 in 2005, the largest housing stock in the forty-year period since the first HVS was conducted in 1965. The housing inventory increased by 52,000 units between 2002 and 2005. This is the largest increase between two survey years since the 1991 to 1993 change.

The net increase of 52,000 housing units in the City in the three-year period was largely the net result of an increase in the total number of units in the owner sector. During the three-year period, the total number of owner units, occupied and vacant together, grew markedly by 35,000, or by 3.5 percent. During the same period, the number of units that were vacant and not available for sale or rent increased by 10,000, or by 7.8 percent.

However, rental units still accounted for the preponderant majority of the overall housing stock in the City. Of all 3,261,000 housing units in the City in 2005, 64.2 percent were rental units and 31.6 percent were owner units, while the remaining 4.2 percent were vacant units that were unavailable for sale or rent.

In the City, the number of rental units and owner units can change without new rental or owner units being created. Specifically, the number of rental units in cooperative and/or condominium buildings and other owner units oscillates from rental to owner and vice versa, reflecting changes in supply and demand in the rental housing market or owner housing market situations, as witnessed by the fact that the number of rental units in cooperatives and condominiums has changed considerably in recent years.

Additions to the Housing Inventory

Additions to the stock come from units newly constructed or gut-rehabilitated, conversions from non-residential to residential use, returned losses (previously lost units that have returned to the active housing inventory), and conversions within the residential sector (such as larger units that have been broken up into smaller units).

Over the three years between 2002 and 2005, 125,000 housing units were added to the inventory. Yearly gross additions were about 42,000 for the period. About half of the additions for the three-year period came from returned losses (63,000 units), while 35 percent came from newly constructed units (44,000 units). At the same time, 14 percent came from other additions (18,000 units).

Newly Constructed Units (Provided by the 2005 HVS)

Between 2002 and 2005, 44,000 units were constructed in New York City. This is the largest number of units constructed in the three years between any two HVS surveys since 1981.

Newly Constructed Units (Provided by New York City's Department of City Planning)

According to data on newly constructed units provided by the City's Department of City Planning, the number of newly constructed units in the City was 63,943 units, or 15,986 per year in 48 months, the four-year period between 2002 and 2005, the highest number since the late 1980s. Particularly, in 2004 and 2005 the total numbers of newly constructed units in the City for each year were 17,300 and 17,468 respectively, the largest numbers of newly constructed units in the City in any year in the more than twenty years since 1981. The yearly average number of newly constructed units between 2004 and 2005 was 17,384 units, which is 2.1 times the yearly average number between 1996 and 1999 and 1.3 times the equivalent number of such units between 2000 and 2003.

Particularly, in Brooklyn the number of newly constructed units in 2005 was 4,567 units, more than 1.7 times the equivalent number in any of the previous five years. In Manhattan, the yearly average number of newly constructed units between 2000 and 2005 was 5,501, more than double the equivalent number between 1991 and 1999.

During the period of time between the 2002 and 2005 HVSs, HPD created 10,389 affordable units through new construction and gut-rehabilitation programs. In addition, 25,043 units were constructed through HPD's tax incentive programs. Altogether, 35,432 units were created with HPD's assistance. In other words, approximately seven out of ten of about 47,000 new units reported by the Department of City Planning over this period of time were added with HPD's assistance.

Units Lost between 2000 and 2002 and Returned to the Housing Inventory between 2002 and 2005 (Census 2000-Based Sample)

For many years in New York City, the change in the size of the housing supply has been significantly determined by the level of new housing losses and the level of returned losses, rather than by the level of newly constructed units alone. Since the 1975-1978 period, when the HVS for the first time provided data on returning losses (previously lost units that have returned to the inventory through gut-rehabilitation or changes in use or physical characteristics), such losses have accounted for the largest single source of all additions to the housing stock in New York City. The number of returned units in the 2002-2005 period was 63,000, or 1.4 times the 44,000 newly constructed units the 2005 HVS reports for the same period.

Location of Returned Losses

Of units returned between 2002 and 2005, 32 percent were in Brooklyn, where 37 percent of new losses during the same three years were located. Another two-fifths of returned units were located in either Queens (26 percent) or Manhattan (13 percent), where a similar proportion of new losses were located (28 percent in Queens and 17 percent in Manhattan). During the same three-year period, 14 percent of returned units in the City were located in the Bronx.

Units Lost through 1999 and Returned to the Housing Inventory between 1999 and 2005 (Census 1990-Based Sample)

In addition to data on returning losses from the 2005 HVS, the 2005 HVS-Survey of Returning Losses, which is a separate, independent survey from the main 2005 HVS, estimates that an additional 21,000 units lost between 1990 and 1999 and not returned as of the 1999 HVS were returned to the inventory by 2005 through various return mechanisms, such as gut-rehabilitation, subdivision, or conversion from non-residential to residential units.

Of the 21,000 returned units that were lost between 1990 and 1999 and not returned as of the 1999 HVS, but returned to the inventory by 2005, 18 percent were either vacant or boarded-up/burned-out in 1999. Undoubtedly, these types of previously lost units returned through rehabilitation. An additional 43 percent of such returned units were merged into fewer, larger units and, thus, lost in 1999 but returned to the inventory by 2005 through the process of decoupling of merged units into more, smaller units.

The locational pattern of units lost between 1990 and 1999 and returned by 2005 was noticeably different from that of units lost between 2000 and 2002 and then returned between 2002 and 2005. Nine in ten of such returned units were located in Manhattan (34 percent), Queens (29 percent), or Brooklyn (28 percent).

Losses from the Stock

Gross losses from the stock come from merging smaller units into larger ones, conversion of residential units to non-residential use, demolition, condemnation, boarded-up/burned-out units, and other losses through market and non-market mechanisms.

During the three-year period between 2002 and 2005, 73,000 units, or 24,000 units annually, were lost from the active housing inventory. This was 71 percent more than the losses between 1996 and 1999. This large loss is similar to the annual gross loss between 1981 and 1984.

Location of Losses

The locational pattern of losses between 2002 and 2005 was very similar to that in the 1996-1999 period: Brooklyn's share of the City's losses was still the largest, 37 percent, while Queens' share, at 28 percent, was the second largest. Manhattan's share was only one in six of the City's total losses, about half of the borough's share in the 1991-1993 period, when the borough's share was three in ten of the losses in the City. The Bronx's share remained small, one in ten of the City's losses.

Spatial Variation of the Housing Inventory by Tenure and Occupancy

Each of the two tenure categories in the City exhibits unique variations in terms of spatial distribution. Four-fifths of the City's 3,261,000 housing units were located in Brooklyn (945,000 units, or 29 percent), Queens (828,000 units, or 25 percent), and Manhattan (815,000 units, or 25 percent) in order of size. The remaining fifth was in the Bronx (499,000 units, or 15 percent) and Staten Island (174,000 units, or 5 percent).

The spatial distribution of rental units by borough varied noticeably from that of the City's housing stock, except for Brooklyn. Of the 2,092,000 rental units in the City, Brooklyn captured the largest share (639,000 units, or 31 percent) of any borough, and its proportional share of rental units was consistent with its proportion of all housing units in the City. However, the Bronx's (378,000 units, or 18 percent) and Manhattan's (586,000 units, or 28 percent) shares of rental units were more than their shares of all units in the City.

For the two other boroughs, Queens and Staten Island, the most recently developed boroughs, their shares of rental units were lower than their shares of all units: Queens' had 434,000 units, or 21 percent, and Staten Island had 55,000 units, or 3 percent.

Owner units' distribution by borough reversed the pattern of rental units' distribution. Of the 1,032,000 owner units in the City, Queens' (373,000 units, or 36 percent) and Staten Island's (112,000 units, or 11 percent) accommodations of such units were substantially more than their shares of all units in the City. On the other hand, Brooklyn's (262,000 units or 25 percent), Manhattan's (180,000 units or 17 percent), and the Bronx's (105,000 units or 10 percent) shares of owner units were less than their shares of all units in the City.

The spatial pattern of occupied rental units approached that of all rental units, since almost 97 percent of rental units were occupied. However, the spatial distribution of vacant rental units deviated markedly from that of all rental units. Of the 65,000 vacant rental units in the City, their impact was greater in the following two boroughs: 62 percent were in either Manhattan (34 percent) or Brooklyn (27 percent). Those remaining vacant rental units were mostly in Queens (19 percent) and the Bronx (15 percent).

The distribution of the 1,010,000 occupied owner units very much mirrored that of all owner units, since almost all were occupied. However, the spatial distribution of vacant owner units was dissimilar to that of occupied owner units: nine in ten of them were in Queens (36 percent), Brooklyn (28 percent), or Manhattan (27 percent).

Of the 137,000 vacant units not available for sale or rent, the impact was greatest in Manhattan: that borough alone accounted for 36 percent or 50,000 units. The remaining vacant, unavailable units were situated mostly in either Brooklyn (32 percent), Queens (16 percent), or the Bronx (12 percent).

Housing Inventory Composition by Size of Units

Two-thirds of all 3,124,000 occupied and vacant-available housing units in the City were either units with one bedroom or units with two bedrooms (33 percent each). A little more than a quarter had three or more bedrooms (27 percent). The remaining 7 percent of units were studios with no bedrooms. The distribution in the Bronx and Brooklyn approached that in the City overall. In the Bronx, seven in ten units were either one-bedroom units (35 percent) or two-bedroom units (36 percent), while the remainder were mostly three-or-more-bedroom units (25 percent). In Brooklyn, slightly more units were two-bedroom units (37 percent) and fewer were studios (4 percent), compared to the city-wide distribution.

However, the composition of housing units by size in Manhattan was distinctly different from the city-wide composition. In the borough, close to three-fifths of all units were small units, either studios (15 percent) or one-bedroom units (42 percent). The proportion of studios in the borough was more than double the equivalent proportion in the City as a whole. On the other hand, the proportion of large units with three or more bedrooms in the borough was 13 percent, about half of the equivalent proportion of all such units in the City. In other words, the predominant supply of housing units in the borough is not designed for large households.

Conversely, most housing units in the two most recently developed boroughs, Queens and Staten Island, were larger units. More than two-thirds of the units in Queens were either two-bedroom units (34 percent) or three-or-more-bedroom units (35 percent). Almost three-fifths of the units in Staten Island were larger units with three or more bedrooms (58 percent), while the remainder were mostly units with either two bedrooms (22 percent) or one bedroom (18 percent).

Close to six in ten of the smallest units, studio units with no bedroom, were clustered in Manhattan (57 percent). Four-fifths of the one-bedroom units were located in either Manhattan (31 percent), Brooklyn (28 percent), or Queens (22 percent). On the other hand, a third of two-bedroom units in the City were located in Brooklyn (32 percent), while close to half were located in either Queens (26 percent) or Manhattan (22 percent). More than three-fifths of the largest units, those with three or more bedrooms, were clustered in either Queens (33 percent) or Brooklyn (29 percent), while the remaining units of this size were more or less evenly distributed among the other three boroughs: the Bronx (14 percent), Manhattan (12 percent), and Staten Island (12 percent).

Rental Units by Borough

The total number of rental units in the City, occupied and vacant-available-for-rent together, numbered at 2,092,000 units, or 64 percent of the total housing stock in the City in 2005. Six in ten rental units in the City were located in either Brooklyn (31 percent) or Manhattan (28 percent). Most of the remainder were in either Queens (21 percent) or the Bronx (18 percent).

More than two-thirds of all housing units in the Bronx (76 percent), Manhattan (72 percent) and Brooklyn (68 percent) were rental units. On the other hand, the proportions of rental units were much lower in the

other two boroughs: 52 percent in Queens and 32 percent in Staten Island. In other words, in these two boroughs, which developed later than the other boroughs, ownership was more frequent.

Population and Units by Rent-Regulation Status

There were 1,044,000 rent-stabilized units, comprising 50 percent of the rental stock in 2005. Of these, 747,000 units, or 36 percent of all rental units, were in buildings built before 1947, while 296,000 units, or 14 percent of the total rental stock, were in buildings built in 1947 or later. These 1,044,000 units in the largest single rent-regulation category housed 2,494,000 people, or 31 percent of the population in the City in 2005.

Rent-controlled units numbered 43,000, or 2 percent of the rental stock in 2005. Of these, 11,000 units, or 26 percent, were occupied by tenants who had moved into them after July 1, 1971. This means that these 11,000 rent-controlled units were most likely occupied by tenants with succession rights. In identifying rent-controlled units for the 2005 HVS, the Census Bureau incorporated addresses of rent-controlled units whose owners had submitted applications for MBR to the New York State Division of Housing and Community Renewal for the 2001-2002 and 2003-2004 MBR cycles. This has helped the HVS cover more rent-controlled units, including those occupied by tenants with succession rights. The Vacancy Decontrol Act of 1971 allows for the decontrol of all rent-controlled and rent-stabilized units after a change in tenancy, except for family members who may have succession rights to protect them from eviction when the tenant dies or permanently leaves the apartment. Thus, some household members who moved into rent-controlled units in July 1971 or later should be considered tenants with the right to remain in occupancy subject to the rent-control laws, since they resided with the original tenant as primary residents in the apartment prior to the death of the tenant or the tenant's permanent leaving of the apartment. The 2002 HVS reported 13,000 such units.

Rent-controlled units housed 76,000 people. Rent-stabilized and rent-controlled units combined totaled 1,087,000 units and housed 2,570,000 people in the City in 2005.

The number of Public Housing units reported by the 2005 HVS was 171,000, or 8 percent of all rental units in the City. Meanwhile, the number of City-owned *in rem* units was 11,000, or 0.5 percent of all rental units in the City. In addition, there were 62,000 Mitchell-Lama rental units; this was 3 percent of all rental units in the City. Also, there were 64,000 units, or 3 percent of all rental units, whose rents were regulated by other federal, State, or City laws or regulations—such as the U.S. Department of Housing and Urban Development or the State's Article 4 programs. *In rem*, Public Housing, and rent-controlled units together housed 540,000 poor New Yorkers, while Mitchell-Lama and other-regulated units provided 284,000 low-, moderate-, and middle-income people with affordable housing. On the other hand, 1,044,000 rent-stabilized units helped 2,494,000 New Yorkers at all income levels in securing affordable housing units in the City's inflationary housing market. In short, the City's extensive rent-regulation systems provided 3,318,000 New Yorkers with various forms of housing assistance.

During the three-year period between 2002 and 2005, of the total number of rental units in the City, the number of unregulated units increased considerably. Particularly, the number of such units in rental buildings increased by 33,000. Altogether, the 697,000 unregulated units (650,000 units in rental buildings and 48,000 in cooperative and condominium buildings) provided 1,867,000 people, or 23 percent of the population in the City, at all levels of income with housing at free market rents in the City.

Between 2002 and 2005, the number of rent-stabilized units changed little. In the same period, the number of rent-stabilized units in buildings built before 1947 declined by 28,000, while the number of such units in buildings built in or after 1947 increased by 29,000 in the three years.

Rental Units by Rent-Regulation Status by Location

In 2005, Manhattan had the most rent-controlled units in the City, more than one in every two such units (54 percent), while about a quarter were in Brooklyn (24 percent). The remainder were distributed between Queens (13 percent) and the Bronx (9 percent).

Rent-stabilized units were concentrated in Manhattan and Brooklyn: almost a third of such units were located in Manhattan (32 percent), while a little more than a quarter were in Brooklyn (27 percent). Most of the remainder were located in the Bronx (21 percent) and Queens (19 percent).

More than two-thirds of Mitchell-Lama rental units were located in the two boroughs of the Bronx (37 percent) and Brooklyn (31 percent). Most of the remainder were located in Manhattan (20 percent) and Queens (10 percent).

About two-thirds of the Public Housing units in the City were concentrated in the two boroughs of Brooklyn (35 percent) and Manhattan (31 percent), while most of the remainder were in the Bronx (23 percent) and Queens (10 percent).

Manhattan alone provided an umbrella for seven in ten (72 percent) of the *in rem* units in the City.

Almost two-thirds of the unregulated rental units in the City were concentrated in Brooklyn (36 percent) and Queens (29 percent). The remainder were mostly located in either Manhattan (20 percent) or the Bronx (10 percent). More than seven in ten of unregulated rental units in cooperative and condominium buildings were concentrated in Manhattan (38 percent) and Queens (34 percent).

Rental and Owner Housing Units in Cooperatives and Condominiums

In 2005, the number of units in cooperative (excluding Mitchell-Lama cooperative) and condominium buildings in the City was 452,000. This was 14 percent of the total number of occupied and vacant-available housing units in the City. Of these units in cooperative and condominium buildings, three-quarters, or 340,000 units, were owner units, while the remaining 112,000 were rental units, divided into rent-regulated units (14 percent for rent-controlled and rent-stabilized together) and unregulated rental units (11 percent).

The proportion of owner units in cooperative and condominium buildings increased steadily in nine years, from 61 percent in 1996 to 66 percent in 1999 to 72 percent in 2002 and to 75 percent in 2005, reflecting a robust demand for owner housing in the City in recent years. Between 2002 and 2005, the number of such owner units increased by 33,000 to 340,000 units.

Manhattan and Queens accounted for more than seven in ten of all units in cooperative and condominium buildings in the City, with Manhattan being the greatest repository with 197,000 such units (44 percent) and Queens next with 126,000 such units (28 percent).

The remaining units in cooperative and condominium buildings in the City were scattered throughout the other three boroughs: 74,000 in Brooklyn (16 percent), 40,000 in the Bronx (9 percent), and 15,000 in Staten Island (3 percent).

Of all 340,000 owner units in cooperative and condominium buildings, three-quarters were concentrated in two boroughs: Manhattan (160,000 units, or 47 percent) and Queens (91,000 units, or 27 percent). The remaining such owner units were located mostly in Brooklyn (54,000 units, or 16 percent) and the Bronx (22,000 units, or 6 percent). In Manhattan, of all units in cooperative and condominium buildings, more than four-fifths were owner-occupied or for sale.

Of the 112,000 rent-regulated and unregulated rental units in cooperative and condominium buildings, 65,000 rent-regulated units and 48,000 unregulated units, two-thirds were concentrated in Manhattan (33 percent) and Queens (32 percent), while the remainder were located mostly in Brooklyn (18 percent) and the Bronx (16 percent). In the Bronx, of all 40,000 units in cooperative and condominium buildings, 18,000 units, or 46 percent, were rental units.

Size of Rental Units

In 2005, of the 2,092,000 rental units in the City, half were smaller units—either studio units with no bedroom (8 percent) or one-bedroom units (41 percent)—and the other half were larger units—either units with two bedrooms (36 percent) or units with three or more bedrooms (15 percent). In Manhattan, most units were small: almost three-fifths of all rental units in the borough were either studios (16 percent) or one-bedroom units (42 percent), while the remaining two-fifths were two-bedroom units (30 percent) or three-or-more-bedroom units (12 percent). Compared to the city-wide distribution, in the Bronx, Brooklyn, and Queens, there were more two-bedroom units and fewer studios. The distribution in Staten Island approximated the distribution in the City as a whole.

More than half of the rental studios in the City were concentrated in Manhattan (56 percent), while the remainder were located mostly in Brooklyn (17 percent), Queens (15 percent), or the Bronx (11 percent). One-bedroom rental units were scattered throughout the four most populous boroughs: Brooklyn (30 percent), Manhattan (29 percent), Queens (21 percent), and the Bronx (18 percent). Two-bedroom units were also scattered throughout the same four boroughs: a third were located in Brooklyn, while the remainder were scattered in either Manhattan (23 percent), Queens (22 percent), or the Bronx (19 percent). The distribution of rental units with three or more bedrooms closely approximated that of two-bedroom units.

A review of different sizes of rental units within each rent-regulation category reveals that a much larger proportion of the Public Housing, *in rem*, and rent-unregulated categories provided an umbrella for larger units. Of Public Housing units, seven in ten were either two-bedroom units (48 percent) or three-or-more-bedroom units (23 percent). Of *in rem* units, more than three-quarters were larger units, either two-bedroom units (34 percent) or three-or-more-bedroom units (43 percent). Of unregulated rental units, more than three-fifths were either two-bedroom units (39 percent) or three-or-more-bedroom units (23 percent); the remainder were mostly one-bedroom units.

Compared to the distribution of all rental units, more rent-stabilized units, three-fifths, were smaller units: one-bedroom units (48 percent) and studios (11 percent).

Growth of the Ownership Rate

The homeownership rate in New York City increased by 4.3 percentage points in the twelve-year period between 1993 and 2005, from 29.0 percent to 33.3 percent. The rates were 30.0 percent in 1996, 31.9 percent in 1999, and 32.7 percent in 2002. The City made a great contribution to such ownership growth. During the period between July 2002 and June 2005, 3,432 families became owners through HPD's various programs to offer more affordable owner housing units in the City.

The homeownership rates in the most recently developed boroughs of Staten Island and Queens were unparalleledly higher than the overall city-wide rate, while the rates in the other three older boroughs—the Bronx, Brooklyn, and Manhattan—were lower than the city-wide rate. In Staten Island, the rate was 67.7 percent, the highest of any of the boroughs and more than double the city-wide rate, while the rate in Queens was 46.4 percent, the second highest in the City and 1.4 times the city-wide rate. The homeownership rate in Staten Island grew by 3.1 percentage points between 2002 and 2005.

The homeownership rates in the Bronx and Manhattan were 22.1 percent and 23.6 percent respectively, markedly lower than the city-wide rate. At the same time, the rate in Brooklyn was 29.2 percent, higher than the rates in Manhattan and the Bronx, but still considerably lower than the city-wide rate.

The homeownership rate for each racial and ethnic group in the City varied widely. In 2005, the homeownership rate for white households was 43.6 percent, the highest of any racial and ethnic group and 1.3 times higher than the city-wide rate of 33.3 percent. The rate for Asian households was 37.6 percent, the second highest of all racial and ethnic groups and 4.3 percentage points higher than the city-wide rate. The rates for the other major racial and ethnic groups were lower than the city-wide rate. For black households, the rate was 29.1 percent. For Puerto Rican and non-Puerto Rican Hispanic households, the homeownership rates were a mere 15.9 percent and 16.6 percent respectively, only about half of the city-wide rate.

As homeownership grew city-wide, the homeownership rate grew considerably for every major racial and ethnic group, although at various rates, from 1993 to 2005. In the twelve-year period, every group made improvements; blacks and Asians, particularly, made remarkable improvements. The homeownership rate for these two groups increased by 6.6 percentage points and 6.5 percentage points respectively in the twelve-year period. In the meantime, the rates for the remaining major racial and ethnic groups also increased considerably in the same twelve-year period: 4.6 percentage points for whites, 3.9 percentage points for Puerto Ricans, and 4.6 percentage points for non-Puerto Rican Hispanics.

Composition of Legal Forms of the Owner Unit Inventory

The number of occupied and vacant-available owner units in the City was 1,032,000 in 2005. In the three years from 2002 to 2005, the owner unit inventory in the City grew noticeably by 35,000 units. This growth resulted predominantly from the growth in the number of private cooperative units and condominium units. During the three-year period, the number of private cooperative units grew by 23,000 units, while the number of condominium units grew by 11,000 units.

Owner Units by Location

In 2005, the 1,032,000 owner units in the City consisted of the following four types of ownership (legal forms of ownership): conventional (63 percent), private cooperatives (26 percent), Mitchell-Lama

cooperatives (4 percent), and condominiums (7 percent). The composition of owner units varied from borough to borough. In the Bronx, preponderantly more owner units were Mitchell-Lama cooperatives and fewer were private cooperatives and condominiums, compared to the composition of owner units in the City. In 2005, of the 105,000 owner units in the borough, 14 percent were Mitchell-Lama cooperatives, while 16 percent and 5 percent respectively were private cooperatives and condominiums. Mitchell-Lama cooperatives were highly concentrated in the borough: 32 percent of all such owner units in the City were located there.

In Brooklyn, 76 percent of the 262,000 owner units were conventional units, while only 17 percent and 3 percent respectively were private cooperatives and condominiums.

A disproportionately large proportion, 69 percent, of the 180,000 owner units in Manhattan were private cooperatives, while another 20 percent were condominiums. In the three years between 2002 and 2005, the number of private cooperative and condominium units in the borough increased by 12,000 units, or by 8 percent. A mere 4 percent of the owner units in Manhattan were conventionally owned.

The composition of the 373,000 owner units by type of ownership in Queens resembled that in Brooklyn, except that, in Queens, proportionately somewhat more units were private cooperatives (21 percent) and fewer units were conventional units (73 percent). In Staten Island, almost nine in ten of the 112,000 units were conventional units, while 11 percent were condominium units.

Size of Owner Units

In 2005, half of all owner units were larger units with three or more bedrooms, while the remainder were mostly units with either two bedrooms (28 percent) or one bedroom (19 percent). In other words, of all owner units, about four-fifths were larger units with two or more bedrooms.

Of the conventional units in the City, 94 percent were larger units with two or more bedrooms; seven in ten had three or more bedrooms.

Half of the private cooperatives were either one-bedroom units (43 percent) or studios (8 percent), while a little more than a third were two-bedroom units (35 percent). The condominium category accommodated more larger units than did private cooperatives. Close to three-fifths of condominium units were larger units, either two-bedroom units (35 percent) or three-or-more-bedroom units (22 percent). The Mitchell-Lama cooperative category also accommodated more larger units: almost three-fifths of Mitchell-Lama units were either two-bedroom units (40 percent) or three-or-more-bedroom units (17 percent).

Two-thirds of the owner studio units in the City were concentrated in one borough, Manhattan (67 percent), where most owner units were in the non-conventional owner unit categories. Most of the remainder were located in either Brooklyn (12 percent) or Queens (14 percent). On the other hand, close to nine in ten of the owner one-bedroom units were scattered in three boroughs: Manhattan (39 percent), Queens (27 percent), and Brooklyn (22 percent). The remainder were located mostly in the Bronx (9 percent).

The three boroughs of Manhattan, Queens, and Brooklyn, which provided an umbrella for most of the one-bedroom units in the City, also accommodated more than four-fifths of the owner two-bedroom units: Queens (37 percent), Brooklyn (27 percent), and Manhattan (20 percent). The remainder were located in either the Bronx (10 percent) or Staten Island (6 percent).

More than two-thirds of the larger owner units with three or more bedrooms in the City were concentrated in two boroughs: Queens (41 percent) and Brooklyn (26 percent). The remainder were located mostly in either Staten Island (17 percent) or the Bronx (11 percent).

Housing Vacancies and Vacancy Rates

Rental Vacancies and Vacancy Rates

The number of vacant rental units in the City was 65,000, and the city-wide rental vacancy rate was 3.09 percent, compared to 2.94 percent during the same period between February and June three years earlier. In the three years between 2002 and 2005, there was little alleviation of the acutely inadequate supply of vacant available rental housing units. The 2005 rental vacancy rate is statistically lower than 5.00 percent and, thus, meets the legal definition of a housing emergency in the City, as defined by New York State and City rent-regulation laws, requiring a continuation of both rent control and rent stabilization in the City.

Rental Vacancies and Vacancy Rates by Boroughs and Sub-Borough Areas

In 2005, more than three-fifths of the City's 65,000 vacant rental units were clustered in two boroughs: Manhattan (22,000 units or 34 percent) and Brooklyn (18,000 units or 27 percent). One-third were located mostly in Queens (12,000 units or 19 percent) and the Bronx (10,000 units or 15 percent).

In Manhattan, where more than a third of the City's vacant rental units were highly clustered, the rental vacancy rate was 3.79 percent in 2005, the highest of any borough in the City, as was the case three years earlier. Vacant rental units in the borough were highly concentrated in the area that covers sub-borough areas 5, 6, 7, and 8. The rate for the area was 5.21 percent, 2.12 percentage points higher than the city-wide rate.

The rental vacancy rates in the other boroughs were lower than the city-wide rate of 3.09 percent. In the Bronx, where the rate had been higher than the city-wide rate in the 1990s, the 2005 rate was 2.63 percent, the lowest of any of the boroughs and a 0.66 percentage-point decline from the 2002 rate, as an extreme housing shortage existed across the borough. Moreover, unlike in 1996 and 1999, when the rate was 5.43 percent and 5.04 percent respectively, in 2002 and 2005, the rate in the borough remained substantially below 5.00 percent, the rental vacancy rate standard used to determine whether or not a housing emergency exists for the City as a whole.

The rental vacancy rate in Brooklyn was 2.78 percent in 2005, almost the same as three years earlier in 2002, when it was 2.73 percent. In Queens, where the number of vacant rental units increased by 60 percent to 12,000 units, the rate in 2005 was 2.82 percent, compared to 1.78 percent in 2002. The number of vacant units in Staten Island was too small to report.

Rental Vacancies and Vacancy Rates by Rent-Regulation Categories

In 2005, with 28,000 vacant units or 43 percent of all vacant rental units in the City, the vacancy rate for rent-stabilized units was 2.68 percent, little growth from 2.49 percent three years earlier in 2002.

In the three years since 2002, there was little alleviation of the severe shortage of vacant available rent-stabilized units.

The rental vacancy rate for the category of unregulated rental units in the City was 4.11 percent, which covers 29,000 units or 44 percent of all vacant rental units in 2005. There was little change in the rate from three years earlier, when it was 4.07 percent. However, these vacant free-market rental units were much more available compared to vacant rent-stabilized units, as the vacancy rate for this rental category was well above the city-wide rate of 3.09 percent and was the highest of any rent-regulation category, as was the case three years earlier in 2002.

Vacancies and Vacancy Rates by Rent Levels

In the three years between 2002 and 2005, the number of vacant rental units grew little and, accordingly, the rental vacancy rate increased inappreciably, as discussed earlier. The impact of this small increase in the availability of vacant rental units in the City in the three years was not concentrated at any particular rent level. Instead, it was broadly spread among various rent levels.

In the three years, the number of occupied rental units with contract rents less than \$400 declined by 15,000 units or by 7 percent. However, the number of vacant rental units in the same asking rent level in 2002 and 2005 was too few to estimate the vacancy rate in a statistically reliable manner. This magnifies the fact that the availability of very-low-rent units in the City was further reduced in the three years between 2002 and 2005.

At the same time, the number of occupied rental units with an asking-rent level of \$400 to \$699 declined by 84,000 or by 16 percent in the three years between 2002 and 2005, while the number of vacant rental units in the same rent level increased by 24 percent in the same three-year period. As a result, the rental vacancy rate for units in this rent level was 2.41 percent, compared to 1.63 percent in 2002.

During the same three years, the number of occupied units with rents of \$700 to \$999 declined by 57,000 or by 8 percent, while the number of vacant rental units in this rent level changed little. Consequently, the vacancy rate stayed approximately the same: 2.98 percent in 2002 and 3.05 percent in 2005.

However, from 2002 to 2005, the number of occupied units with rents of \$1,000 to \$1,999 increased markedly by 146,000 or by 34 percent, while the number of vacant rental units in this rent level increased at a lower rate. As a result, the vacancy rate for this level was 3.65 percent in 2005, compared to 3.97 percent in 2002.

The number of occupied units with rents of \$2,000 or more grew by 23,000 or by 23 percent, while the number of vacant units in this highest rent level remained virtually unchanged. As a result, the vacancy rate for this highest rent level declined from 9.61 percent to 7.83 percent between 2002 and 2005, but still remained much higher than 5.00 percent.

In short, there was a pervasive shortage of available vacant units for rents of less than \$2,000 in the City. Particularly, the shortage of those available for less than \$600 was appallingly acute.

Vacancies and Vacancy Rates for Rent-Stabilized Units and Rent-Unregulated Units by Rent Levels

The rental vacancy rate for all rent-stabilized units was 2.68 percent in 2005. Almost three-fifths of vacant rent-stabilized units had asking rents of either \$700-\$899 (22 percent) or \$900-\$1,249 (37 percent) and vacancy rates of 2.22 percent and 3.76 percent respectively. The number of such vacant units renting at less than \$700 was altogether only about 6,000, and the vacancy rate was less than 2.00 percent: 1.88 percent. However, rental vacancies for such units in the lowest three of these rent levels—less than \$400, \$400-\$599, and \$600-\$699—were too few to report individually for each interval. On the other hand, the number of vacant rent-stabilized units with asking rents of \$1,250 or more was 6,000, one in five of all such vacant rent-stabilized units, although the proportion of vacancy to occupancy was still very low, with a vacancy rate of 3.45 percent.

Almost all vacant unregulated rental units had middle or high levels of rent, while more than half had rents of \$1,250 or more: \$700-\$899 (19 percent), \$900-\$1,249 (26 percent), and \$1,250 and over (53 percent). It is important to point out that vacancies among unregulated rental units for low and moderate rent levels—rents of less than \$700 even as a whole—were negligible, while the vacancy rate for units with rents of \$1,250 or higher was 6.41 percent in 2005.

Vacancies and Vacancy Rates by Cumulative Rent Intervals

In 2005, rental vacancies for units with asking rents of less than \$400 were too few to present, given the level of statistical significance. The rate for units with asking rents of less than \$800 was extremely low, less than 2.00 percent, as it was three years earlier in 2002.

The rate moved up above 2.00 percent as asking-rent levels moved up. However, the rate for units with asking rents of less than \$2,000 was still less than 3.00 percent: 2.82 percent. However, it jumped to 7.83 percent for the 10,000 vacant units with asking rents of \$2,000 or more. Consequently, prospective renters in the City found a rental housing market of extreme scarcity, except for those units at the highest rent level.

Number of Vacant Rental Units Renting at or below Public Shelter Maximum Allowances

In 2005, 147,000 occupied and vacant rental units met the definition of quality housing and rented within the same Basic Shelter Allowance that has been in place since 1988, a drop of 9.6 percent from 162,000, the comparable number in 2002. Under the increased allowance for households with any child, in 2005, 211,000 rental units met the criteria. The number of vacant available units renting within the Shelter Allowance was too small to report. This compelling finding indicates that the pervasive shortage of physically decent housing units that very-low-income households can afford was further sustained over the three-year period. Thus, very poor households seeking affordable, decent housing still had very serious difficulty finding it in 2005, as in 2002.

Number of Privately Owned Vacant Rental Units (Rent-Stabilized, and Rent-Unregulated Units) Affordable to Median-Income Renter Households

Applying the concept that the average renter household should not pay more than 30 percent of its income for housing, it is estimated that the number of privately owned vacant rental units (rent-stabilized, and

rent-unregulated) affordable by households with incomes at least equal to the median renter household income in the City stayed at 14,000 units in 2005. In the meantime, the rental vacancy rate for such units was a mere 1.96 percent in 2005, no statistically appreciable increase over the rate of 1.62 percent in 2002. During the three-year period between 2002 and 2005, the shortage of privately owned rental units that even median-income households in the City could afford still remained extremely low.

Number of Vacant Rental Units at Fair Market Rents

HUD's Fair Market Rent schedule varies with apartment size. The schedule used for 2005 was as follows: 0 bedroom - \$893; 1 bedroom - \$966; 2 bedrooms - \$1,075; 3 bedrooms - \$1,322; and 4 bedrooms - \$1,360 (Fair Market Rents, Existing Section 8, effective February 2005). Assuming that a household should not pay more than 30 percent of its income for housing, the minimum income required to afford these housing units in New York City ranged from \$35,720 for units with no bedrooms (studios) to \$54,400 for four-bedroom units.

Applying Fair Market Rents for Existing Section 8, effective February 2005, it is estimated that 1,252,000 physically decent units met the Fair Market Rent limits in 2005. This was 121,000 or 9 percent fewer than the 1,373,000 such units in 2002. Of the number in 2005, 33,000 units were vacant and available for rent; the corresponding vacancy rate was 2.67 percent, slightly more than three years earlier, when it was 2.24 percent. More than half of these vacant units were one-bedroom units (55 percent), while most of the remainder were two-bedroom units (26 percent) or units with three or more bedrooms (11 percent).

Although the number of units, occupied and vacant together, at Fair Market Rents shrank between 2002 and 2005, the availability of vacant units at such rents expanded somewhat.

Median Asking Rents for Vacant Available Units by Borough

As the city-wide vacancy rate increased little in the three-year period between 2002 and 2005, the vacancy rates for most rent levels also stayed approximately the same. Thus, as a result of more or less the same or similar choices among vacant available units for most rent levels, the real median asking rent for a vacant unit stayed virtually the same, \$1,000 in 2005 compared to \$997 in 2002.

Between 2002 and 2005, the median asking rent in Manhattan declined by 23.3 percent to \$1,400 in 2005, but it was still the highest among the five boroughs. The median asking rent in Queens was \$1,000, remaining virtually the same as in 2002, when it was \$997. The median rent in the Bronx increased by 4.8 percent to \$900, while the vacancy rate in the borough declined by 0.66 percentage point to 2.63 percent in 2005. On the other hand, the rent in Brooklyn declined by 4.5 percent to \$900, while the vacancy rate in the borough changed little from 2.73 percent to 2.78 percent in the three years.

Median Asking Rents for Vacant Available Units by Rent-Regulation Categories

Except for unregulated units in rental buildings, real median asking rents for units in all other rental categories either decreased or changed little between 2002 and 2005. The real median asking-rent increase for unregulated units in rental buildings was 6.6 percent, or from \$1,219 to \$1,300. However, the real asking rent for vacant unregulated units in cooperative and condominium buildings decreased by 9.8 percent, from \$1,219 to \$1,100.

The real median asking rent for vacant rent-stabilized units in pre-1947 buildings decreased by 4.5 percent, or from \$942 to \$900, while the real rent for such units in post-1947 buildings remained basically unchanged.

Rental Vacancy Rates by Unit Size

In the City, there is an increasingly lower proportion of vacancy relative to occupancy as the number of bedrooms increases. The city-wide rental vacancy rate for studios, units without a bedroom, was 4.46 percent in 2005, 1.37 percentage points higher than the City's overall rate of 3.09 percent. However, the rate declines as the size of the unit increases: 3.55 percent for one-bedroom units, 2.56 percent for two-bedroom units, and 2.42 percent for three-or-more-bedroom units. As the availability of larger rental units in the City was scarce, the choices among large vacant rental units were also very limited. In fact, in the City, vacant available larger units were very scarce, fewer than 8,000, or 12 percent of the all 65,000 vacant rental units in 2005.

The pattern of an inverse relationship between the level of the vacancy rate and the size of the rental unit holds true for rent-stabilized units. The rate for rent-stabilized studios was 4.10 percent, 1.42 percentage points higher than the rate of 2.68 percent for all rent-stabilized units. After that, the rate declines sharply: 2.78 percent for one-bedroom units and 2.15 percent for two-bedroom units; the number of vacant units with three or more bedrooms in this rental category was too few to estimate a statistically reliable vacancy rate.

Length of Vacancies

In 2005, 41,000, or almost two-thirds, of the 65,000 vacant rental units in the City had been available on the market only for a short term (less than three months), while the remaining 22,000 vacant rental units had been available for a long term (three months or more).

More than three-fifths of the 41,000 short-term vacant rental units were concentrated in two boroughs, where a similar proportion of all vacant rental units in the City was located: Manhattan (33 percent) and Brooklyn (28 percent). Most of the remainder were in either Queens (21 percent) or the Bronx (14 percent). Of the 22,000 long-term vacant rental units, more than three-fifths were also located in either Manhattan (36 percent) or Brooklyn (27 percent). Most of the remainder were in either the Bronx (18 percent) or Queens (14 percent). The Bronx had a somewhat higher incidence of long-term vacancies, while Queens had a relatively lower proportion of long-term vacancies, compared to the City as a whole.

Of the 41,000 vacant rental units that were available for a short term, almost nine in ten were either rent-stabilized (45 percent) or rent-unregulated (44 percent). On the other hand, of the 22,000 vacant rental units that were available for a long term, close to half were rent-unregulated (46 percent), while two-fifths were rent-stabilized (41 percent).

Of vacant rent-stabilized units, two-thirds had been available on the market for a short term. Of such units in post-1947 buildings, three-quarters were short-term vacants. At the same time, of vacant unregulated rental units, close to two-thirds were available on the market for a short term. The 2005 proportional pattern of length of vacancies for rent-stabilized units and unregulated units was parallel with that in 2002.

Turnover

In this report, “turnover” is understood as constituting a completed transaction in the existing inventory during the period of time between the two HVS years—that is, a “**move out**” and a “**move in**” during the three years between 2002 and 2005. To meet the conditions of this relationship, a “move out” must be from a unit that remained in the inventory for the three-year period and a “move in” must be to a unit that existed in the inventory in 2002. Adopting this analytical definition of turnover, for this report, if the household occupying the unit in 2005 was not the same as the household that occupied it in 2002 according to the 2002 and 2005 HVSs, the unit is classified as having turned over at least once during the three years.

Applying the above definitions of “move in” and “move out,” about a third (32 percent) of the rental units that were occupied in both 2002 and 2005 turned over at least once during the three-year period. Among rental categories, the proportion was highest for unregulated rental units in rental buildings: 44 percent of such units turned over at least once between 2002 and 2005. The proportion of turned-over unregulated rental units in cooperative and condominium buildings was 41 percent. For rent-stabilized units it was 31 percent. On the other hand, the proportion of Public Housing units turning over between 2002 and 2005 was very low, at 16 percent, illustrating the very small proportion of housing units for very-low-income households that became vacant and available during the period.

The lowest proportion of rental units that turned over at least once between 2002 and 2005 was for units renting between \$400 and \$599, at 19 percent. The next lowest proportion was in the very lowest rent level (less than \$400), where 20 percent turned over. After that, the proportion moved up steadily, as the level of rent increased: from 26 percent for the \$600-\$699 level, to 32 percent at \$700-\$899, 38 percent for the \$900-\$1,249 level, and 43 percent at \$1,250-\$1,499. The highest proportions turning over between the two survey years were 58 percent in the \$1,500-\$1,999 rent level and 57 percent for units renting for \$2,000 and over.

Vacancies in the Owner Housing Market

Between 2002 and 2005, the number of owner housing units in New York City increased by 35,000 units. The proportion of owner housing units in 2005 was 31.6 percent, a 3.9-percentage-point increase over the proportion in 1993. Thus, the owner housing segment of the City’s housing market has continued to make an increasing contribution to the provision of housing for New Yorkers.

As the growth of the housing inventory in general—and of owner units in particular—was sustained during the three-year period between 2002 and 2005, the number of vacant available owner units increased by 41 percent to 21,000, while the number of occupied owner units increased by 3 percent to 1,010,000 units. Consequently, the owner vacancy rate increased from 1.52 percent to 2.08 percent.

Of the 44,000 newly constructed units between 2002 and 2005, almost two-fifths were owner units, while less than a third of the total existing housing units were owner units in 2005.

As the city-wide owner vacancy rate increased from 1.52 percent in 2002 to 2.08 percent in 2005, the change in the owner vacancy rate in each of the five boroughs varied. In Brooklyn, the rate increased from 1.57 percent to 2.30 percent. In Manhattan, the change in the rate was less: from 2.68 percent to 3.17 percent. In Queens, where the number of vacant owner units increased noticeably in the three years, the rate increased by 1.08 percentage points to 2.04 percent in 2005.

In Staten Island, where three-fifths of all housing units were owner units, the utilization of the owner housing market was extremely high. As a result, the number of vacant owner units in 2005 was too small to allow for a statistically meaningful estimation of the vacancy rate. The number of vacant owner units in the Bronx was also too small to estimate a statistically reliable vacancy rate.

Vacancies and Vacancy Rates by Types of Owner Units

In 2005, when there were 21,000 vacant owner units in the City and the owner vacancy rate was 2.08 percent, close to half of all vacant owner units were conventional one- or two-family units. The level of utilization of conventional owner housing units was extremely high. As a result, the vacancy rate for such owner units was 1.59 percent. On the other hand, close to two-fifths of vacant owner units in the City were private cooperative units (37.4 percent), with a vacancy rate of 3.04 percent.

Vacancy Duration by Types of Owner Units

The demand for owner housing units has increased in recent years, as the increased ownership rate in the City shows, from 32.7 percent in 2002 to 33.3 percent in 2005. Compared to 2002, the length of time that vacant owner units were available for sale in 2005 was considerably shorter. In 2005, 52 percent of vacant owner units were available on the market for a short term of less than three months, while 48 percent were available for a long term of three months or more. In 2002, the comparable proportions were 42 percent and 58 percent respectively.

The vacancy duration of conventional units was similar to the overall duration for all owner units. Half of the vacant conventional owner units were available for a short term. On the other hand, 53 percent of the vacant private cooperative units were available for a short term.

Vacant Units Unavailable for Rent or Sale

Since 1975, the number of vacant unavailable units has always been either just a little lower or considerably higher than the number of vacant available rental units, while the rental vacancy rate has never been at or above 5.00 percent during the same period.

In the City, the number of vacant units unavailable for rent or sale, for a variety of reasons, increased by 10,000 or by 7.8 percent, in the three years between 2002 and 2005.

Of all unavailable vacant units, the number that were unavailable because they were occupied only for occasional, seasonal, or recreational purposes, rather than as a permanent residence, was 37,000 or 28 percent in 2005, compared to 43,000 or 34 percent in 2002. During the three-year period, the number of unavailable units in this category dropped by 13 percent. Of units in this category, 25,000 or two-thirds were located in Manhattan, and 17,000 or 68 percent of those were in cooperative or condominium buildings.

On the other hand, during the same three-year period, the number of vacant units unavailable because they were either undergoing or awaiting renovation increased by 8,000 or by 20 percent to 48,000 in 2005. The 2008 HVS will most likely report that almost all of these units will have become housing units that are either occupied or vacant and available for sale or rent. In fact, four-fifths of the units that were

unavailable because they were either undergoing or awaiting renovation in 2002 became units that were occupied or vacant and available for rent or sale in 2005.

Three-quarters of the vacant units unavailable for various reasons in 2002 returned to the active housing stock in 2005 as either occupied units or vacant units that were available for rent or sale. The remaining quarter were still vacant and unavailable for rent or sale three years later on 2005. More than nine in ten of the vacant units unavailable because they were rented or sold but not yet occupied in 2002 (92 percent) were determined to be occupied or vacant-for-rent-or-sale in 2005, while two-thirds of those that were unavailable because they were being held for occasional, seasonal, or recreational use in 2002 (66 percent) became occupied or vacant-for-rent-or-sale three years later.

Unavailable Vacant Units by Borough

Of the 137,000 unavailable vacant units in the City in 2005, two-thirds were concentrated in either Manhattan (50,000 units or 36 percent) or Brooklyn (43,000 units or 32 percent). In Brooklyn, the number of unavailable vacant units increased by 15,000 or by 50 percent in the three-year period. The remaining unavailable vacant units were located mostly in either Queens (21,000 units or 16 percent) or the Bronx (16,000 units or 12 percent).

In the Bronx and Brooklyn, half of the unavailable vacant units were unavailable because they were undergoing or awaiting renovation, while the proportion of unavailable units for such reasons in the City as a whole was 35 percent. Most of the units that were unavailable in the Bronx and Brooklyn in 2005 because they were undergoing or awaiting renovation will have become occupied units or units available for sale or rent in 2008.

Condition of Unavailable Vacant Units

Compared to all occupied and vacant available housing units, the physical and neighborhood conditions of vacant units unavailable for rent or sale was noticeably inferior. Of unavailable vacant units in 2005, 14 percent were in buildings with one or more building defects, compared to just 7 percent of all occupied and vacant available units. Similarly, 11 percent of vacant unavailable units were located on streets with boarded-up buildings, compared to just 6 percent of all occupied and vacant available units.

Unavailable Vacant Units by Rent-Regulatory Status

Of the 137,000 unavailable vacant units in 2005, 60,000 (or 43 percent) had been rental units, 30,000 (or 22 percent) had been owner units, and 28,000 (or 20 percent) had also been not-available vacant units in 2002. The remaining 21,000 (or 15 percent) were units that were not linked to 2002 units, either because they were non-interviews in 2002 or were newly constructed, gut-rehabilitated, or otherwise added to the sample between 2002 and 2005.

Of the 60,000 unavailable vacant units that were rental units in 2002, more than four-fifths were either rent-stabilized units (25,000 units or 42 percent) or unregulated rental units (26,000 units or 43 percent). Of the 30,000 unavailable vacant units that were owner units in 2002, a little more than half were conventional one- or two-family housing units (51 percent), while the remainder were private cooperative or condominium units.

Variations in Rent Expenditure

Patterns of and Variations in Rent Expenditures

In New York City the median monthly contract rent, which excludes tenant payments for utilities and fuel, was \$850, while the median monthly gross rent, which includes utility and fuel payments, was \$920 in 2005.

From 2002 to 2005, the median contract rent increased by 20.4 percent, from \$706 to \$850. This was an 8.7-percent increase after inflation. The real contract rent did not change in the previous three years between 1999 and 2002. The contract rent increased by an average annual rate of 6.4 percent between 2002 and 2005. After inflation, the real contract rent increased by 2.8 percent annually.

In the three years between 2002 and 2005, the median gross rent increased by 16.8 percent, from \$788 to \$920. However, the inflation-adjusted increase in the gross rent was 5.4 percent. In the previous three years between 1999 and 2002, the real gross rent increased by 3.3 percent. Annually, the gross rent increased by 5.3 percent and the real gross rent increased by 1.8 percent between 2002 and 2005.

Median Contract Rent of Subsidized Units and Unsubsidized Units

In 2005, the median contract rent of units occupied by rent-subsidized households was \$770. This was \$80 or 9.4 percent lower than the median rent of \$850 for all rental units and the median rent for unsubsidized units.

Of the \$770 median rent for units occupied by subsidized households, only \$237 or 31 percent was paid by the households out of pocket. Of the median rent of \$770 these subsidized households paid, \$533, or 69 percent of the rent, was paid by the government rent subsidy the households received. The subsidy, the difference between their median rent and out-of-pocket rent, was \$533, 2.2 times the households' out-of-pocket rent. Most rent-subsidized households could not have afforded the units they occupied without the rent subsidies they received.

Contract Rent Distribution by Subsidized Units and Unsubsidized Units

Compared with the rent distribution of all rental units and unsubsidized units, an overwhelmingly larger proportion of subsidized units was very-low-rent units. In 2005, 16 percent of all rental units and 15 percent of unsubsidized rental units rented for a contract rent between \$1 and \$499 a month. However, 27 percent of subsidized units rented for an equivalent rent level.

The rents of 28 percent of all rental units and 29 percent of unsubsidized rental units were between \$500 and \$799. The comparable proportion of subsidized rental units in the same rent level was slightly smaller, 26 percent.

The disparate proportions between all rental units and subsidized rental units diminished to the point of near obliteration at the next two rent levels. About a fifth each of all rental units (21 percent), unsubsidized rental units (21 percent), and subsidized units (22 percent) had a rent level between \$800 and \$999. The proportions of units in all rental categories with contract rents between \$1,000 and \$1,499 were the same, 22 percent.

In the top rent level, \$1,500 and over, the proportions of all rental units and unsubsidized rental units were the same, 13 percent. However, the corresponding proportion of subsidized rental units in this rent level was unparalleledly low, a mere 4 percent.

Between 2002 and 2005, the proportion of low-rent units decreased as the proportion of high-rent units increased by approximately commensurate rates for all rental units, for subsidized units, and for unsubsidized units. During the three-year period, the proportion of all rental units with real contract rents between \$500 and \$799 decreased by 7 percentage points, while the proportions of subsidized units and unsubsidized units in the same rent interval each decreased by 6 percentage points. In the same three years, the proportion of rental units with contract rents of \$800-\$999 remained basically the same for all three categories of all rental units, subsidized units, and unsubsidized units.

However, the proportion of all rental units and unsubsidized units with real rents of \$1,000 or more each increased by 8 percentage points, while the proportion of subsidized units in the same rent interval increased by 7 percentage points. This change was a continuation of a long-term trend that was accentuated in the recent three years between 2002 and 2005. During the years between 1991 and 2005, all occupied rental units with a real contract rent of \$1,000 or more increased by 13 percentage points.

Contract Rent Distribution by Move-In Period

A substantially higher proportion of households that moved into their current residence in 2000 through 2005 paid higher rents than households that moved into their current residence before 2000. Of long-term residents, 42 percent paid contract rents higher than \$800 and 22 percent paid contract rents of more than \$1,000. On the other hand, 72 percent of recent-movers who moved into their current residence between 2000 and 2005 paid contract rents of \$800 or more, and 76 of those who moved in between 2002 and 2005 paid such high rents. Of recent-movers between 2002 and 2005, 53 percent paid contract rents of \$1,000 or more.

Median Contract Rent by Rent-Regulation Categories

In rem and Public Housing units were unquestionably much more affordable for the poor than units in other rental categories in the City. The median contract rent of *in rem* and Public Housing was \$303 and \$342 respectively, the lowest of any of the rental categories and only 36 percent and 40 percent respectively of the median rent of \$850 for all rental units in the City in 2005. The contract rent of rent-controlled units was also very low, \$551 or only 65 percent of the overall median rent.

The rents of “other” regulated (non-Mitchell Lama) units and Mitchell-Lama units were \$482 and \$750 respectively, \$368 and \$100 lower than the city-wide rent.

The median contract rent of unregulated units was \$1,000 in 2005. The rent of such units in private cooperative and condominium buildings was \$1,100, which was \$250 or 29 percent higher than the city-wide median rent and the highest of all rent-regulation categories, while the rent of such units in rental buildings was \$1,000, which was \$150 or 18 percent higher than the city-wide median rent.

The median contract rent of rent-stabilized units was \$844, barely lower than the city-wide median rent. However, the rent for post-1947 rent-stabilized units was much higher than that of pre-1947 rent-stabilized units: \$899 compared to \$810.

The lower median rents of units in the following five rental categories—*in rem*, Public Housing, “other” regulated (non-Mitchell Lama), rent-controlled, and Mitchell-Lama—contributed to lowering the city-wide median rent by playing the role of equalizing the higher rents of rent-stabilized units, particularly post-1947 rent-stabilized units and unregulated units. Units in the five rent-regulated systems mentioned above provide a housing bargain in the City, which has long been suffering an affordable housing shortage.

Median Contract Rent of Recent-Movers

According to the 2005 HVS, 37 percent of the City’s tenants were recent-movers—that is, they moved into their units between 2002 and 2005. Their median contract rent was \$1,000, \$250 or 33 percent more than the rent paid by tenants who moved into their current units before 2002.

Moreover, the proportion of recent-movers grew steadily as the level of rent went up. Specifically, between 2002 and 2005, the proportions of recent-movers who moved into units with contract rents of less than \$400 and between \$400 and \$599 were 20 percent and 17 percent respectively. However, the proportion progressively moved up unambiguously as the rent level increased: 21 percent, to 32 percent, to 46 percent, to 63 percent for units with rents of \$600-\$699, \$700-\$899, \$900-\$1,249, and \$1,250 or more respectively.

In rent-stabilized units, 34 percent of tenants were recent-movers who moved into their current units between 2002 and 2005. The median rent these recent-movers paid in 2005 was \$967, \$202 or 26 percent higher than the \$765 rent of long-term tenants who moved into their current units before 2002. The variance between rents of recent-movers and long-term tenants was somewhat larger for tenants in pre-1947 rent-stabilized units than it was for those in post-1947 rent-stabilized units: \$200 versus \$170.

The variance in rents was larger for tenants in unregulated units in cooperative and condominium buildings: \$1,300 versus \$900. The rent of recent-movers was \$400 or 44 percent higher than that of long-term tenants in such units.

Changes in Median Contract Rents and Median Household Incomes

After adjusting for inflation, in the three years between 2002 and 2005, the real median contract rent of all rental units grew by 8.7 percent, while the real median renter household income declined by 5.7 percent between 2001 and 2004. During the same period, the real rent of rent-controlled units remained basically the same, \$554 to \$551, while real household income in these units also changed little.

Between 2002 and 2005, the real rent of rent-stabilized units rose by 8.2 percent, while real household income in these units dropped by 8.6 percent between 2001 and 2004. The real rent increase for pre-1947 rent-stabilized units was 4.4 percent, while real income declined for households in such units by 5.7 percent. At the same time, the real rent of post-1947 rent-stabilized units increased by 6.8, while the real income of households in such units dropped by 11.7 percent.

Between 2002 and 2005, the real median contract rent of unregulated rental units in rental buildings rose by 6.2 percent, from \$942 to \$1,000, while the real median income of households in these units inched down between 2001 and 2004. At the same time, the real rent of such units in cooperative and condominium buildings increased by 4.5 percent, while the real income of households in these units decreased by 8.6 percent.

The real median contract rent of Public Housing units also rose between 2002 and 2005, by 6.5 percent. The real income of Public Housing households increased by 5.8 percent between 2001 and 2004. On the other hand, during the same three-year period, the real rent of *in rem* units fell substantially, while the real income of *in rem* households inched down slightly.

Contract Rent Distribution by Regulatory Status

Of all renter units in the City, 16 percent rented for a contract rent between \$1 and \$499 a month, while 28 percent rented for a rent of \$500 to \$799. In addition, 21 percent had rents of \$800 to \$999, while another 22 percent had rents of \$1,000 to \$1,499. The rents of the remaining 13 percent were \$1,500 or more: 7 percent rented for \$1,500 to \$1,999, and 6 percent rented for \$2,000 or more. Compared to this city-wide distribution of rent, an unparalleledly larger proportion of rent-controlled units were very-low- and low-rent units. Of all rent-controlled units in the City, more than three-fifths rented for less than \$800; 44 percent rented for less than \$500.

Of all rent-stabilized units, three-fifths rented for \$500 to \$999: 35 percent for \$500 to \$799 and 26 percent for \$800 to \$999. Three-tenths rented for \$1,000 or more; 23 percent for \$1,000 to \$1,499 and 9 percent for \$1,500 or more. At the same time, 9 percent of rent-stabilized units rented for less than \$500. Of post-1947 rent-stabilized units, more units rented for higher rents and fewer units rented for lower rents, compared to the pattern for all rent-stabilized units and that for pre-1947 rent-stabilized units.

Compared to the city-wide distribution of all rental units and the distribution in other rental categories, a substantially larger proportion of unregulated rental units rented for higher rents. More than half of all unregulated rental units rented for a contract rent of \$1,000 or more: 31 percent for \$1,000 to \$1,499; 9 percent for \$1,500 to \$1,999; and 15 percent for \$2,000 or more. In other words, more than one in seven of unregulated rental units in the City rented for \$2,000 or more.

In rem and Public Housing units were the least expensive. Of *in rem* units, 76 percent rented for a contract rent between \$1 and \$399. At the same time, almost all Public Housing units rented for between \$1 and \$799, while 76 percent rented for less than \$500.

Differences in Median Contract Rent by Unit Size

As in most housing markets in this country, it is expected that, in the City, rent will increase as the size of the unit increases. This relationship was consistently steady and positive for all sizes of units in the City, except in Manhattan.

In Manhattan, the median contract rent for one-bedroom units was \$1,100, not significantly higher than the rent of \$1,050 for studios. The rents for two-bedroom and three-or-more-bedroom units were \$935 and \$800 respectively. Major reasons for this illogical pattern are as follows: in Manhattan, most large renter units were in the heavily rent-subsidized very-low rent categories of Public Housing, *in rem*, “other” rent-regulated, and rent-controlled, while relatively larger proportions of small units, studios and one-bedroom units, were in the categories of post-1947 rent-stabilized or unregulated rental units in rental buildings or in cooperative and condominium buildings, many of which were built in later years and the rents of which were relatively very high. Specifically, the median contract rent for unregulated rental units in Manhattan was \$2,200, 2.2 times the borough-wide median rent, and about 7 times the rent for Public

Housing (\$325) or *in rem* (\$303) units in the borough. The median rent for post-1947 rent-stabilized units was \$1,082, more than three times the rent for Public Housing or *in rem* units in Manhattan.

On the other hand, three-quarters of Public Housing units were either two-bedroom units (50 percent) or three-bedroom units (25 percent), while fewer than one in ten rent-stabilized units had three or more bedrooms. Particularly, of post-1947 rent-stabilized units in Manhattan, only 8 percent were three-bedroom units.

Moreover, studios are located in expensive areas, while large units are located in relatively less expensive areas. Specifically, while 86 percent of studios are located in the expensive lower midtown area, only 38 percent of three-bedroom units are located in this area of Manhattan; 63 percent of three-bedroom units are located in the less expensive areas of upper Manhattan.

Median Contract Rents for Unregulated Rental Units

Of the 2,028,000 occupied rental units in the City in 2005, 669,000 or 33 percent were unregulated rental units. Of all occupied unregulated rental units, 625,000 or 93 percent were in rental buildings, while 44,000 or 7 percent were in cooperative or condominium buildings. In 2005, the median contract rent for unregulated units in cooperative or condominium buildings was \$1,100, the highest of any rental category in the City.

Furthermore, the rents for unregulated rental units as a whole and for separate sub-categories of this rental category—units in rental buildings and units in cooperative or condominium buildings—in Manhattan were the highest of rents in all the boroughs. The rent for all unregulated units in the borough as a whole was \$2,200, or 2.2 times the rent for such units in the City as a whole. The rent for such units in cooperative or condominium buildings in Manhattan was \$2,050, or 1.9 times the rent for all such units in the City, and the highest for such units in any of the other boroughs.

Contract Rent Distribution and Changes for Unregulated Units

More unregulated rental units in the City were in the middle and upper rent ranges in 2005. More than three-quarters of unregulated rental units rented for \$800 or more: 21 percent rented for \$800-\$999, and 55 percent rented for \$1,000 or more, including 15 percent that rented for \$2,000 or more. The rent distribution of unregulated rental units in rental buildings was very similar to that of all unregulated rental units. However, of unregulated units in cooperative and condominium buildings, more units had high rents. The rents of 61 percent of such units were \$1,000 or more, and 22 percent of these rented for \$2,000 or more.

From 2002 to 2005, the proportion of unregulated units renting for less than \$1,000 declined from 59 percent to 45 percent. Commensurately, the proportion of such units renting for \$1,000 or more increased considerably from 41 percent to 55 percent.

The proportion of unregulated units renting for \$2,000 or more increased from 12 percent to 15 percent over the period. In 2005, the 100,000 unregulated units renting for \$2,000 or more were a remarkable increase of 26,000, or 35 percent, from the 74,000 such units in 2002. Of all unregulated rental units renting for \$2,000 or more in 2005, 90.5 percent were in rental buildings, while only 9.5 percent were in cooperative or condominium buildings. In 2002, the proportions of such units in rental buildings and in cooperative or condominium buildings were about the same.

In the three years, the proportion of units in rental buildings renting for \$2,000 or more increased by 4 percentage points, after adjusting for inflation.

Rents of Units in Cooperative and Condominium Buildings

The number of rental units in cooperative and condominium buildings in New York City changes as the demand for and supply of rental or owner units in the City change, since the tenure of unregulated rental units in such buildings can change as owners of buildings and/or units want. The number of all occupied rental units in cooperative and condominium buildings was 109,000 in 2005. The share of rent-regulated units in such buildings was 60 percent or 65,000 units in 2005.

In 2005, the rent of unregulated units in cooperative and condominium buildings was substantially higher than that of rent-regulated units in such buildings. In 2005, the median contract rent of unregulated rental units in such buildings was \$1,100, which was \$244 or 29 percent higher than the rent of rent-regulated units in such buildings. The difference was exceptionally large in Manhattan. The rent of unregulated rental units in such buildings in the borough was \$2,050—that is, \$968 or 89 percent higher than the rent of rent-regulated units in such buildings.

Median Gross Rent/Income Ratio by HUD Area Median Income Level

There is a clear-cut gradient effect as income level rises, with the gross rent/income ratio progressively moving down. The median gross rent/income ratio was 63.3 percent for very poor households whose incomes were at or below 50 percent of the Area Median Income (AMI) in 2004, the Median Income of the New York, New York, Primary Metropolitan Statistical Area (PMSA) adjusted for household size by the U.S. Department of Housing and Urban Development. Then, the ratio declined to 46.6 percent for low-income households, whose incomes were at or below 80 percent of the AMI; to 24.8 percent for moderate-income households, whose incomes were between 81 percent and 100 percent of the AMI; to only 17.2 percent for households with incomes greater than the AMI. The basic finding here is that it is low household incomes which contribute predominately to the high rent/income ratio.

Median Gross Rent/Income Ratio by Household Income Level

The solid gradient effect in the relationship between incomes and rent/income ratios was confirmed in the detailed distribution of rent/income ratios by household income level. The median rent/income ratio for households with incomes between \$10,000 and \$14,999 in 2004 was 73.8 percent. Then, the ratio slid progressively without interruption as household incomes increased. The ratio dropped briskly to 41.4 percent for households with incomes between \$20,000 and \$29,999 and to 32.2 percent for households with incomes between \$30,000 and \$39,999. The ratio continued to go down as household income rose: to 21.2 percent for households with incomes between \$50,000 and \$69,999, to 14.4 percent for households with incomes between \$100,000 and \$124,999, to a mere 9.7 percent for households with incomes of \$200,000 or more.

Low-income households—certainly the 935,000 households, or 46 percent of all renter households in the City, with incomes below \$30,000—had an onerous rent burden, paying well over 41 percent of their income for rent. Of renter households in rent-stabilized units and unregulated units, the rent/income ratio for those with incomes below \$30,000 was even higher: 44 percent and greater.

However, as incomes moved up the income scale, the rent burden was substantially alleviated. The basic issue here, thus, is whether it is high rents or low incomes that contribute to the troublesome affordability situation in the City, as measured by the rent/income ratio. In New York City, where rents kept climbing vigorously while household incomes fell in the three years between 2002 and 2005, the sources of the high rent/income ratio certainly appear to partake of both. However, for low-income households, it is definitely their lower incomes that determine their appallingly serious rent burdens.

Median Gross Rent/Income Ratio by Subsidized Households and Unsubsidized Households

The overall median gross rent/income ratio for rent-subsidized households was an onerously high 57.9 percent in 2005. That is, the overall gross rent of the apartment of a household receiving Section 8, SCRIE, or some other type of federal, State, or City subsidy altogether—including both the household's out-of-pocket rent and the rent subsidy—was 57.9 percent of the household's income. On the other hand, the out-of-pocket rent/income ratio—that is, the portion of the household's income that was actually spent for the rent of the subsidized unit—was only 28.8 percent of the household's monthly income.

This means that, if rent-subsidized households had had to pay the total rent asked by the landlord out of their own pockets for the units these households occupied, without any rent subsidy, the amount of their rent would have been 57.9 percent of their income, although the rent they actually paid was only 28.8 percent. The difference between the rents landlords received, as a proportion of these households' incomes, and the portion of the rent these households actually paid out of pocket, as a proportion of their income, was extremely large: 29.1 percentage points (57.9 percent – 28.8 percent).

Applying the standard 30.0 percent of household income for rent, which is the rent/income ratio HUD uses for determining affordability in the Consolidated Plan and the Section 8 program, the affordability gap here for rent-subsidized households was 27.9 percentage points (57.9 percent – 30.0 percent). (The affordability gap defined here is the difference between the gross rent/income ratio of rent-subsidized households and the standard 30.0 percent rent/income ratio affordability measurement.) Thus, many of these subsidized households could not have afforded the apartments they occupied without the subsidy they received.

The affordability burden of rent-subsidized households was noticeably alleviated between 2002 and 2005, going from 60.8 percent to 57.9 percent, although their burden was still unbearably high.

The median contract rent for households that received HUD Section 8 subsidies was \$860, the highest of the four household subsidy types. Of this amount, these households paid only 23.5 percent or \$202 out of pocket. (Contract rent, rather than gross rent, is used here, since the paragraph covers rent data, not rent/income ratio data.) The difference between the rent the landlord received and the portion of that rent these households actually paid was \$658 (\$860 - \$202) on average, which was the amount of the Section 8 subsidy, whether it was a Section 8 certificate or voucher. This was 3.3 times these households' out-of-pocket rent (\$658/\$202).

The median gross rent/income ratio for rent-unsubsidized households that did not receive any of the four subsidies covered in the 2005 HVS and that had to pay the total amount of their rent out of their own pocket was 29.1 percent, barely higher than the out-of-pocket rent/income ratio of 28.8 percent for rent-subsidized households. However, these rent/income ratios are quite different in meaning from each other. Rent-unsubsidized households, 1,367,000 households, were able to afford the apartments they occupied by spending less than the affordability standard of 30 percent of their incomes for rent, without any rent

subsidies. It is most unlikely that the 236,000 rent-subsidized households, or 14.7 percent of all renter households in the City in 2005, could have afforded the apartments they occupied without the subsidies they received, since their total housing costs—that is, the gross rent the landlord received as a combination of these households’ out-of-pocket rent and the rent subsidy—were 57.9 percent of their income.

Affordability for Different Rent-Regulation Categories

Gross rent requires a very high share of income for tenants in rent-controlled units. The median gross rent/income ratio for households in rent-controlled units, most of which were elderly households with very low and fixed incomes, was high: 33.5 percent, the highest of any rent-regulation category and 2.3 percentage points higher than the ratio of 31.2 percent for all renter households in 2005. Such a high rent burden was the result of rent-controlled tenants’ very low incomes. The median income of households in rent-controlled units was \$22,176, a mere 69 percent of the overall median household income for the City in 2004.

The rent/income ratio for households in rent-stabilized units was 31.9 percent, slightly higher than the city-wide ratio of 31.2 percent. However, the ratio for households in post-1947 rent-stabilized units was 30.5 percent, lower than the city-wide ratio, while the ratio for households in pre-1947 rent-stabilized units was 32.2 percent, higher than the city-wide ratio.

The rent/income ratios for unregulated rental units as a whole and for such units in rental buildings were 31.9 percent and 32.1 percent respectively, higher than the city-wide ratio of 31.2 percent. But the ratio for unregulated rental units in cooperative and condominium buildings was only 29.0 percent, the lowest of any rent-regulation category. Here again, the reason for the considerably lower rent/income ratio of unregulated units in cooperative and condominium buildings is the substantially higher income of households in such rental units. In specific, the income of households in such units was \$8,000 or 19 percent higher than the income of households in unregulated units in rental buildings, while the contract rent of such units was \$1,100, \$100 or 10 percent higher than the rent of unregulated units in rental buildings in 2005.

The rent burden for subsidized households was unbearable for those in pre-1947 rent-stabilized units. The total rent, as the sum of out-of-pocket rent plus rent subsidy, for rent-subsidized households in pre-1947 rent-stabilized units was 72.4 percent of their income in 2005, while the proportion of the total rent paid out of their own pockets was only 30.7 percent. The resulting difference between their overall rent/income ratio and their out-of-pocket rent/income ratio was 41.7 percentage points (72.4 percent – 30.7 percent), and the affordability gap between their overall rent/income ratio and the standard rent/income ratio of 30.0 percent was 42.4 percentage points. As a result, without subsidies, most of these households could not have afforded to rent the units they occupied.

The situation of such an onerously high overall rent/income ratio, a lower out-of-pocket rent/income ratio, and a huge affordability gap was repeated for subsidized households in post-1947 rent-stabilized units and in unregulated rental units in rental buildings. From these findings, it can be inferred that the affordability gap was so huge that these households were in housing poverty and, without subsidies, could not have afforded their apartments—even if they had made sacrifices on other necessities, such as clothing, their children’s education, and medical needs—and could, thus, have been at great risk of homelessness.

On the other hand, with a rent/income ratio of 29.1 percent, the rent burden unsubsidized households bore was generally low enough for them to be able to afford the units they occupied without any subsidies, except for single elderly households and single households with minor children. Still, 48 percent of

unsubsidized households paid 30 percent or more of their income for housing costs, and 24 percent had a rent burden of 50 percent or more.

Affordability for Different Racial and Ethnic Groups

In 2005, the gross rent/income ratio for non-Puerto Rican Hispanic households was 34.6 percent, 3.4 percentage points higher than the rent/income ratio of 31.2 percent for all renter households and 2.9 percentage points higher than it was for them in 2002. The reason for the high rent/income ratio for non-Puerto Rican Hispanic households was not their high rent level, but rather their low income level. Even though their median gross rent was \$893 in 2005, which was 97 percent of the city-wide rent, their median household income was only \$29,000 in 2004, the second-lowest household income of any racial and ethnic group and only 91 percent of the median household income of all renter households.

The ratio for Asian households was 33.2 percent, 2.0 percentage points higher than the rate for all renters in 2005 and 1.9 percentage points higher than it was for the group in 2002. On the other hand, the ratio for Puerto Rican households was 31.7 percent, slightly higher than the overall ratio and a noticeable increase from three years earlier, when it was 30.1 percent.

The ratio for black households was 29.6 percent in 2005, 1.6 percentage points lower than the overall ratio and up 1.7 percentage points from their ratio in 2002.

The ratio for white households was 30.3 percent, barely lower than the city-wide ratio and a considerable 3.7 percentage-point increase from the group's ratio in 2002.

Affordability of Rental Housing by Household Type

Single elderly households paid the highest proportion of their income for rent of any household group: an onerously high 49.1 percent in 2005, 17.9 percentage points higher than the average renter household in the City. The affordability gap for these single elderly households was very high, 19.1 percentage points.

The rent burden for single households with minor children was also extremely high: their median gross rent/income ratio of 44.8 percent was 13.6 percentage points higher than the median rent/income ratio for the City in 2005. The affordability gap for these households was 14.8 percentage points.

The rent/income ratios for elderly households and single adult households were 33.5 percent and 33.0 percent respectively, 2.3 percentage points and 1.8 percentage points respectively higher than the city-wide ratio in 2005.

Compared to their incomes, the gross rent that various rent-subsidized household groups had to pay as a combination of their out-of-pocket rent and their rent subsidy was extremely high in 2005. Particularly, the median gross rent/income ratio for subsidized single households with minor children was troublingly high: 88.6 percent. This means that, if these households had had to pay their total rent without any rent subsidy, they would have had to spend almost all of their household income for rent, with very little left for other necessities, such as food, clothes, and medicine. But because these households received some kind of rent subsidy, the proportion of rent they actually paid out of pocket was only 27.4 percent of their income. The affordability gap was 58.6 percentage points. This means that these households were definitely in housing poverty; and, without the subsidy they received, they would have been too poor to

afford the rent for the units they occupied and at the utmost risk of homelessness or doubling up with other households.

The total median gross rent/income ratio for rent-subsidized single-adult households was also unbearably high: 75.4 percent of their household income in 2005. But the proportion of their income that went out of pocket toward rent was 31.0 percent. The affordability gap for this household type was 45.4 percentage points. Again, most of these single-adult households could not have afforded the apartment in which they lived without the rent subsidy they received.

The rent/income ratio for subsidized single elderly households was 57.1 percent, while their out-of-pocket rent/income ratio was 34.1 percent and their affordability gap was 27.1 percentage points.

It is not high median gross rents that create the troublingly high median gross rent/income ratios for subsidized households. Rather, it is because of the extremely low incomes of subsidized households that their gross rent/income ratios are so commensurately high. The median income of all subsidized households was only \$12,176 in 2004, a mere 38 percent of the median household income of all renter households. Subsidized single households with minor children, single elderly households, and single adult households—the household types with higher affordability gaps—were appallingly poor. Their median incomes were startlingly low, \$10,000, \$8,232, and \$9,000 respectively, all about or less than 31 percent of the median income of all renter households.

Unsubsidized single elderly households and single adult households with minor children paid disproportionately high proportions of their income for rent: 44.3 percent and 37.6 percent respectively. Again, the dominant cause of this high rent/income ratio for these two unsubsidized household types was their extremely low income, not their high rent. The median incomes of these two household types were \$12,000 and \$22,000 respectively, only 38 percent and 69 percent respectively of the median income of all renter households in 2004. Most of these unsubsidized single adult households with minor children and single elderly households could benefit from some kind of rent subsidy in order to lower their seriously high rent burdens.

Affordability by Location

Gross rent required a larger share of household income in the Bronx, where the rent/income ratio was 34.5 percent. In 2005, rental units in Manhattan and Staten Island, with gross rent/income ratios of 29.1 percent and 28.8 percent respectively, were more affordable than units in the other four boroughs. Median gross rent/income ratios in Brooklyn and Queens were 31.3 percent, and 31.7 percent respectively. However, the median rent/income ratio for each borough disguises the uniquely different rent burdens households in the boroughs bear.

In Manhattan and Staten Island, 51.7 percent and 47.9 percent respectively of renter households paid less than 30.0 percent of their income for rent. In Brooklyn, Queens, and the Bronx, 47.2 percent, 46.4 percent, and 42.0 percent respectively of renter households paid that proportion of their income for rent.

In every borough, ratios ranging between 22.5 percent and 25.1 percent of renter households paid between 30.0 percent and 49.9 percent of their income for rent. Meanwhile, in the Bronx, 35.4 percent of renter households paid 50.0 percent or more of their income for rent, while 29.2 percent of renters as a whole in the City had rent/income ratios that high.

The dominant component of high rent/income ratios in the Bronx was lower household income compared to rent in the borough. The median renter income in the Bronx was \$23,000 in 2004, only 72 percent of the median income of all renters in the City in 2004, while the median gross rent for the borough was \$813, 88 percent of the median gross rent for the City as a whole in 2005.

In five sub-borough areas in the City, the median rent/income ratios were over 40 percent in 2005: 41.1 percent for Morrisania/East Tremont; 45.9 percent for Highbridge/South Concourse; and 43.5 percent for Kingsbridge Heights/Mosholu in the Bronx. In these three sub-borough areas, more than 40 percent of renter households paid more than 50.0 percent of their income for rent. In addition, in Borough Park in Brooklyn and in Jackson Heights in Queens, the median rent/income ratios were 40.3 percent and 41.1 percent respectively. In these two sub-borough areas, 42.1 percent and 35.8 percent respectively of renter households paid more than 50 percent of their income for rent in 2005.

Housing and Neighborhood Conditions

Occupied Units in Dilapidated Buildings

In 2005, building conditions remained among the best since the HVS started covering them. Of all occupied units (renter and owner units together), a mere 0.5 percent were in dilapidated buildings in 2005, the same as in 2002. The dilapidation rate for renter-occupied units was 0.7 percent in 2005, while it was 0.6 percent in 2002. The dilapidation rate remained at an all time low for the forty-year period since 1965. The rental dilapidation rate was 4.3 percent in 1965, 5.7 percent in 1975, 3.4 percent in 1984, and 1.0 percent in 1999.

Two-thirds of the dilapidated occupied units in the City were concentrated in the two older boroughs: Brooklyn (41 percent) and Manhattan (26 percent).

In general, the dilapidation rate is closely related to a building's structural type and age. In 2005, more than nine in ten of renter-occupied units in dilapidated buildings were in multiple dwellings. More than two-fifths of dilapidated rental units were in New Law tenements, where the dilapidation rate was 1.1 percent.

Renter-Occupied Units in Buildings with Structural Defects

Structural condition in the City, measured by the proportion of renter-occupied units in buildings with any of the thirteen building defects covered in the HVS, has steadily improved in the fourteen years since 1991, when, for the first time, data on structural condition were collected: from 14.0 percent at that time, to 10.9 percent in 1999, 10.0 percent in 2002, and 9.1 percent in 2005.

Between 2002 and 2005, structural condition improved in all boroughs except Manhattan, where the proportion of renter-occupied units in buildings with one or more observable building defects was 9.5 percent, while it was 8.2 percent three years earlier. In the Bronx the proportion of renter-occupied units in buildings with such defects decreased by 2.0 percentage points to 11.3 percent and in Queens, by 2.9 percentage points to 4.6 percent. In 2005, the structural condition of buildings in Queens was the best, while it was the worst in the Bronx.

Renter-Occupied Units in Buildings with Structural Defects by Rent-Regulation Status

In 2005, of pre-1947 rent-stabilized units, 14.9 percent were in buildings with one or more building defects, while only 3.7 percent of such units in buildings built in or after 1947 were in buildings with such structural conditions. The proportion of rent-controlled units in structurally defective buildings was 10.7 percent, higher than the city-wide proportion of 9.1 percent and a marked increase by 2.3 percentage points between 2002 and 2005.

The structural condition of Public Housing in the City was excellent. In 2005, only 3.2 percent of Public Housing units were in a building with one or more building defects.

Structural Condition of Owner-Occupied Units

Compared to the structural condition of buildings containing renter-occupied units, the condition of buildings containing owner-occupied units was incomparably better. In 2005, the number and proportion of owner-occupied units that were situated in dilapidated buildings were too small to present, while the dilapidation rate for renter-occupied units was 0.7 percent. In 2005, 3.7 percent of owner-occupied units were in buildings with one or more defects. The comparable proportion of renter units in such buildings was 9.1 percent.

Maintenance Deficiencies in Occupied Units

In 2005, housing maintenance conditions still remained very good. The proportion of all occupied units with five or more of the seven maintenance deficiencies measured by the HVS was 3.4 percent, while it was 2.8 percent in 2002. The proportion of renter-occupied units with such deficiencies was 4.9 percent. Maintenance conditions in the City have improved considerably since 1996, when that proportion of renter-occupied units was 6.1 percent.

The proportion of renter-occupied units with no maintenance deficiencies in the City was 43.9 percent in 2005. The proportion was 46.3 percent in 2002.

In 2005, maintenance conditions in Queens and Staten Island were much better than conditions in the other boroughs: the proportions of all occupied units with no deficiencies in Queens and Staten Island were 64.9 percent and 65.1 percent respectively. In the three years between 2002 and 2005, the proportion of all occupied units in the Bronx with no deficiencies climbed 1.5 percentage points to 41.1 percent. However, between 2002 and 2005, the proportion declined in the remaining three boroughs: by 2.7 percentage points to 49.2 percent in Brooklyn; by 4.9 percentage points to 45.2 percent in Manhattan; and by 5.9 percentage points to 65.1 percent in Staten Island.

Maintenance Conditions by Rent Regulation Categories

Measured by units with no maintenance deficiencies, the maintenance condition of unregulated rental units was the best of all categories in 2005. Of unregulated units as a whole, 57.5 percent had no maintenance deficiencies.

The maintenance condition of post-1947 rent-stabilized units was also good: 46.2 percent were free of maintenance deficiencies. On the other hand, the maintenance conditions of pre-1947 rent-stabilized units

and Public Housing units were relatively poor in 2005: 32.7 percent of pre-1947 rent-stabilized units and 37.8 percent of Public Housing units had no maintenance deficiencies.

Maintenance Deficiencies in Owner-Occupied Units

Maintenance conditions of owner units were substantially better than those of rental units. In 2005, 68.7 percent of owner units, compared to 43.9 percent of renter units, had no maintenance deficiencies. Of owner units, conventional owner units had the best maintenance condition: 71.5 percent were maintenance-deficiency free, followed by condominium units, of which 68.9 percent had no deficiencies.

Estimates of Physically Poor Occupied Units

The definition of a physically poor housing unit used by the City for many years is “a housing unit that is in a dilapidated building, lacks a complete kitchen and/or bath for exclusive use, has four or more maintenance deficiencies, or is in a building with three or more types of building defects.” Applying this definition, the 2005 HVS reports that the number of all physically poor occupied housing units in the City was 240,000 units, or 7.9 percent of the total number of 3,038,000 occupied units, in 2005. Of these physically poor occupied units, 224,000, or 93 percent, were renter-occupied units.

The proportion of physically poor renter-occupied units declined from 17 percent in 1991 to 14 percent in 1996 and 11 percent in 2005. The proportion of such units also declined markedly in each of the five boroughs between 1991 and 2005.

The proportion of physically poor renter-occupied units in the Bronx dropped by 5 percentage points in the fourteen years, from 22 percent in 1991 to 17 percent in 2005. However, in 2005, the Bronx still had the highest incidence of physically poor housing of any borough. The number of physically poor renter-occupied units in the borough was still 63,000, or 28 percent of the 224,000 such units in the City, while only 18 percent of all renter-occupied units in the City were located in the borough.

In Manhattan and Brooklyn, where the numbers of physically poor renter-occupied units were 61,000 and 70,000 respectively in 2005, the proportions of physically poor units were cut by 8.0 and 6.8 percentage points respectively, from 18.9 percent to 10.9 percent and from 18.1 percent to 11.3 percent between 1991 and 2005.

In terms of housing condition, Queens was the best in the City in 2005: the proportion of physically poor renter-occupied units in the borough was reduced from 8 percent in 1991 to 6 percent, the lowest of all five boroughs. In 2005, of all 224,000 physically poor renter-occupied units in the City, 25,000, or 11 percent, were located in Queens, while 21 percent of all renter-occupied units in the City were located in the borough.

Characteristics of Households in Physically Poor Renter Units

Seven in ten of the households occupying physically poor rental units in 2005 were either black, Puerto Rican, or non-Puerto Rican Hispanic. The proportion of each of these three racial and ethnic household groups, and particularly of blacks, in physically poor renter units was markedly higher than each group's proportional share of the overall number of renter households. Of households living in such units, blacks

accounted for 32 percent, while 24 percent of all renter households were black. Non-Puerto Rican Hispanics' share of households in such units was 23 percent, while their corresponding share of all renter households was 17 percent.

Compared to their share of all renter households, proportionately more households with children lived in physically poor renter units. In 2005, of households in such renter units, 13 percent were single adults with minor children, while this household type's share of all renter households in the City was only 9 percent; 27 percent of households in such renter units were adults with minor children, while this household type's share of all renter households was 23 percent.

Of renter households in physically poor units in the City in 2005, 53 percent paid more than 30 percent of their income for gross rent, while 51 percent of all renter households paid that much. At the same time, 33 percent of renter households occupying physically poor units paid more than 50 percent of their income for rent, while 29 percent of all renter households in the City paid that much.

Neighborhood Conditions of Occupied Units

The 2005 HVS reports that neighborhood quality in the City was the best in the 27-year period since 1978, when the HVS started covering it. The proportion of renter households near boarded-up buildings (buildings with broken or boarded-up windows) was 25.4 percent in 1978. It was a mere 5.6 percent in 2005, a 2.3-percentage-point improvement from 2002.

Between 2002 and 2005, neighborhood quality improved substantially in Brooklyn and in Manhattan. The proportion of renter units on streets with boarded-up buildings in the two boroughs declined by 4.5 percentage points and 3.0 percentage points to 9.2 percent and 6.8 percent respectively. Neighborhood condition also improved noticeably in Queens, where the proportion of renter-occupied units on streets with boarded-up buildings declined by 1.1 percentage points to 2.6 percent. Neighborhood condition in the Bronx was very good, as the proportion of renter units on streets with boarded-up buildings remained at 4.7 percent in 2005, as in 2002.

In all of the boroughs except Queens, which was always in good condition, the tremendous improvement in neighborhood physical condition for renter units achieved in the 1990s continued in the first half of the 2000s. The greatest improvement was in the Bronx, overall by 11.5 percentage points in fourteen years, from 16.2 percent in 1991 to 4.7 percent in 2005.

During the eight years between 1991 and 1999, neighborhood physical condition for renter units also improved remarkably in Manhattan by 9.3 percentage points, from 20.6 percent to 11.3 percent. The substantial eight-year neighborhood improvement achieved in Manhattan continued in the following six years through 2005 by another 4.5 percentage points, from 11.3 percent to 6.8 percent.

In Brooklyn, neighborhood physical condition for renter units also improved greatly by 5.3 percentage points between 1991 and 1999. Then, that eight-year improvement in the borough continued in the following six years through 2005 by another 3.5 percentage points to 9.2 percent. In the fourteen years between 1991 and 2005, an exceptionally impressive improvement in neighborhood condition was made in Staten Island, where the proportion of renter-occupied units on streets with boarded-up buildings declined remarkably from 17.1 percent to a negligibly low level.

Of all five boroughs in the City, Queens was the best in terms of neighborhood physical condition. The proportion of renter-occupied units on streets with boarded-up buildings was the lowest in Queens: 4.7 percent in 1991 and just 2.6 percent in 2005.

Residents' Ratings of Neighborhood Physical Condition

New Yorkers' opinions about the physical condition of neighborhood residential structures in 2005 were the best in the 27-year period since 1978, when the HVS first began to measure residents' rating of the quality of their neighborhoods. According to the 2005 HVS, the proportion of all households, renter and owner households together, who rated the quality of their neighborhood residential structures as "good" or "excellent" was 77.5 percent, a 1.9 percentage-point improvement from 2002. Renter households' rating of the equivalent level of such high quality was 71.3 percent in 2005, a 2.3-percentage-point improvement from 2002 and the best since 1978. Renter households' rating of such quality has improved remarkably since 1978, when it was 56.2 percent.

Between 2002 and 2005, the levels of tenants' ratings of the physical condition of their neighborhoods increased substantially in the Bronx, Brooklyn, and Manhattan. Of renter households in the Bronx, 59.8 percent rated their neighborhood condition as either "good" or "excellent," an 8.0-percentage-point improvement from 2002, when it was 51.8 percent. The level of tenants' high rating of the condition of their neighborhoods also improved in Brooklyn and Manhattan in the three years between 2002 and 2005: by 1.7 percentage points to 69.0 percent and by 2.6 percentage points to 75.8 percent respectively.

Housing and Neighborhood Conditions of Immigrant Households

The 2005 HVS reports that maintenance conditions for immigrant households were slightly better than those for non-immigrant households, while building conditions for immigrant households were slightly worse than those for non-immigrant households, both for renter and all occupied households.

At the same time, the level of immigrant households' rating of their neighborhood's physical condition as "good" or "excellent" was slightly lower than that of non-immigrant households.

Neighborhood Conditions of Owner-Occupied Housing

The physical condition of owner households' neighborhoods was markedly better than was the case for renters. In 2005, of all owners, the proportion living on a street with a boarded-up building was only 4.3 percent, compared to 6.3 percent for renters.

At the same time, owner ratings of the physical condition of residential structures in their neighborhoods as either "good" or "excellent" were much higher than those of renters: 90.0 percent of owners rated the condition of their neighborhood as "good" (53.6 percent) or "excellent" (36.4 percent), compared to 71.3 percent of renters. The 2005 rate for owners who rated the physical condition of their neighborhood as "excellent" was also higher than the 2002 rate by 2.0 percentage points.

Contributions of City-Sponsored Rehabilitation and New Construction Programs to Physical Housing and Neighborhood Conditions

Along with continuous improvements in the quality of life and significant economic growth in recent years, the City's housing efforts through the New Housing Marketplace Plan have contributed substantially not only to meeting the increased demand for housing, but also to improving the conditions of existing affordable housing and neighborhoods.

The City rehabilitated or newly constructed a total of 25,366 units through various City-funded housing programs between July 1, 2002, and June 30, 2005, the three-year period between the 2002 HVS and the 2005 HVS. Of these units, 14,977 were moderately rehabilitated and 10,389 were gut-rehabilitated or newly constructed. In addition, the City made another tremendous contribution to maintaining good housing conditions and further improving neighborhood conditions by approving J-51 tax abatements in the amount of \$440,482,000 for improving the physical conditions of buildings containing 251,336 housing units in the City. In addition, the 25,043 units newly constructed with the benefit of the 421A and 421B programs also undoubtedly contributed to further improved conditions in their neighborhoods.

Moreover, the City supported and/or worked with quasi-public agencies (such as the New York City Housing Development Corporation, which creates new housing with financial support from the City and private financial institutions) and non-profit and private groups in their efforts to preserve and create affordable new housing.

Crowded Households

In 2005, the percentage of renter households in the City that were crowded (more than one person per room) was 0.9 percentage points lower than the rate in 2002, when it was 11.1 percent. The percentage of renter households that were severely crowded (more than one-and-a-half persons per room) was 3.7 percent in 2005, compared to 3.9 percent in 2002.

The rate of crowding for all households is always considerably lower than it is for renter households because the rate for owner households is substantially lower than the rate for renter households. For all households in 2005, 7.9 percent were crowded and 2.7 percent were severely crowded.

In 2005, 13.8 percent of renter-occupied units in Queens were crowded, 0.5 of a percentage point lower than in 2002. However, the borough's 2005 rate was the highest of any borough in the City and 3.6 percentage points higher than the city-wide rate of 10.2 percent. The rate in the Bronx was 12.5 percent, while the 2002 rate was 13.0 percent.

In Brooklyn in 2005 10.0 percent of renter households were crowded, virtually the same as the city-wide rate. In Staten Island, 10.8 percent of renter households were crowded. However, the borough's 2005 rate was a 3.2-percentage-point increase from the rate three years earlier.

Only 6.1 percent of renter households in Manhattan were crowded, the same as in 2002. This was 4.1 percentage points lower than the city-wide rate and the lowest of any of the boroughs.

Sources of High Crowding Rates

Crowding is, in general, a phenomenon of large households: the greater the number of large households, the greater the number of crowded households. In the City as a whole, 8.4 percent of renter households were households with five or more persons. Of these large households, 67.0 percent were crowded. Looking at this phenomenon from a different perspective, 54.9 percent of crowded renter households in the City were households with five or more persons.

The percentage of crowded households by household size confirms crowding as a phenomenon of large households. For renter households in 2005, only 4.1 percent of two-person households were crowded; the rate for three-person households was 5.3 percent. However, the rate for four-person households was an unparalleled high 22.7 percent, far more than twice the city-wide rate. The rate rocketed as household size increased further, soaring to 52.8 percent for five-person households and 83.2 percent for six-person households. The rate for households with seven or more persons was an unbelievably high 94.5 percent. In other words, basically all such large households are crowded. Thus, the source of the high crowding situation is definitely the large household.

A disproportionately larger proportion of immigrant renter households were crowded: 18.6 percent, almost two times the proportion of all renter households. Again, this is attributable to the larger mean household size of 3.12 for immigrant renter households, compared to the mean household size of 2.56 for all renter households.

From this, it becomes apparent that the source of such a high level of crowding in Queens was the relatively high proportion of large households in the borough. In 2005, 10.3 percent of renter households in the borough were households with five or more persons, compared to the city-wide proportion of 8.4 percent. Of these large renter households in Queens, 67.5 percent were crowded. Of all crowded renter households in the borough, 50.7 percent were such big households. In addition, the proportion of renter households with three to four persons in the borough was also relatively high, 33.6 percent, compared to the city-wide proportion of 27.5 percent. Of these households with three to four persons in Queens, 15.6 percent were crowded; and 38.0 percent of the crowded renter households in the borough were households with three to four persons.

In general, a much higher proportion of immigrant households are larger households of five or more persons, which are much more likely to be crowded. In the City, 63 percent of crowded renter households are immigrant households, and immigrant renter households are more than twice as likely to be crowded as non-immigrant households (18.6 percent vs. 6.9 percent). Queens has a higher proportion of immigrant households and a higher proportion of crowded immigrant households than the rest of the City.

The source of the high percentage of crowded units in the Bronx appears also to be the high proportion of large households in the borough. Of renter households there, 10.3 percent, the same as in Queens, housed five or more persons. Over two-thirds (67.3 percent) of these large households were crowded, and 55.5 percent of crowded households in the borough were such large households.

On the other hand, the lower crowding rate in Manhattan appears to be the result of its extremely high proportion, 49.5 percent, of one-person households and its disproportionately low proportion of big households: a mere 3.8 percent of all renter households in the borough in 2005.

Crowding by Rent-Regulation Status

The percentage of all rent-stabilized units that were crowded was 12.3 percent, 2.1 percentage points higher than the city-wide rate. The higher rate for rent-stabilized units was a phenomenon of the category's pre-1947 units, where the rate was 13.4 percent, compared to 9.5 percent for the category's post-1947 units in 2005.

Crowding did not exist in rent-controlled units. In Public Housing units only 5.6 percent were crowded. The rate in other-regulated units—which includes Mitchell-Lama rentals and Article 4, HUD, and Loft Board rent-regulated units—was also very low: 7.1 percent. The percentage of crowded unregulated units was 9.2 percent, 1.0 percentage point lower than the city-wide rate in 2005.

Crowding by Race and Ethnicity

In 2005, in terms of race and ethnicity, crowding was a phenomenon of non-Puerto Rican Hispanic and Asian renter households. For non-Puerto Rican Hispanic and Asian renters—many of them recent immigrant households—an extraordinarily high 19.6 percent of households were crowded. Again, the source of this high percentage of crowded units appears to be large household size. The mean household sizes of non-Puerto Rican Hispanic renters and Asian renters were 3.31 and 2.98 respectively, considerably larger than the city-wide average of 2.54.

Only 4.9 percent of white renter households were crowded, less than half the city-wide rate of 10.2 percent. The rate for black renter households was 9.4 percent, lower than the city-wide rate. Meanwhile, the rate for Puerto Rican renter households was 7.9 percent, the second lowest after whites.

Crowding by Household Type

The percentage of crowded adult renter households with minor children was 32.3 percent, more than three times higher than the city-wide average of 10.2 percent. That is to say, almost one in every three households of this type was crowded. The source of this extremely high rate was the household type's extraordinarily large mean household size of 4.60, compared to 2.54 for renter households overall.



Overview of the 2005 Housing and Vacancy Survey (HVS) and the *Housing New York City, 2005 Report*

Statutory Basis of the Survey

Continuation of rent control and rent stabilization in New York City presupposes the existence of a housing emergency in the City. The responsibility for determining such a housing emergency was first placed by the Local Emergency Housing Rent Control Act of 1962.¹ The subsequent Rent Stabilization Law of 1969,² and the Emergency Tenant Protection Act of 1974³ also made the City responsible for determining that a housing emergency exists as a condition for the continuation of rent stabilization.

The State and City rent-regulation laws require that the City Council determine whether a housing emergency continues to exist in the City, based on an analysis of data collected in a comprehensive housing market survey on the rental vacancy rate, the supply of housing accommodations, the condition of such accommodations, and the need for continuing the regulation and control of residential rents and evictions in the City. To fulfill this responsibility, the City has regularly retained the U.S. Census Bureau to carry out this survey of the City's housing market.

The survey, known as the New York City Housing and Vacancy Survey (HVS), has been carried out on thirteen separate occasions over the 40-year period from 1965 to 2005 and has formed the basis of the subsequent reports on the City's housing situation, with two exceptions: the 1964 report was based on a survey that differed from the HVS in both content and procedures and relied on special tabulations from the 1960 decennial census; also, the 1973 report was based on special tabulations from the 1970 decennial census.⁴

Content, Design and Sample Size of the 2005 HVS

The 2005 HVS, as a comprehensive housing market survey, was designed, as were all previous HVSs, to collect information on the major elements of the demand for and supply of housing units, interventions of government, and the dynamic interactions of these three forces in the City's housing market. For the 2005 HVS, the demand elements cover the number and characteristics of persons and households in occupied units, while the supply elements include the number and condition of the housing inventory and

1 Section 1(3) of the Local Emergency Housing Rent Control Act, Section 8603 of the Unconsolidated Laws.

2 Section 26-501 of the Administrative Code of the City of New York.

3 Section 3 of the Emergency Tenant Protection Act, Section 8623 of the Unconsolidated Laws.

4 The 1975 HVS was conducted four years after the 1971 special tabulation of 1970 census data; the 1991 HVS was taken four years after the 1987 HVS; and the 1993 HVS was taken two years after the 1991 HVS. All other HVSs were conducted at three-year intervals.

neighborhoods. The elements of government intervention include rent-regulation categories; housing units owned, developed, and/or managed through major types of government programs; and rent subsidies.⁵ The interactions of all major forces in the rental market include, among other things, affordability, as measured by the rent/income ratio.

The HVS is a sample survey of occupied and vacant housing units. For the 2005 HVS, 18,516 housing units throughout the City were selected as a representative sample of housing in the five boroughs of the City. Because of the critical importance of the reliability of the HVS data, particularly as regards the rental vacancy rate as a principal determinant of the continuation of rent control and rent stabilization for more than a million rental units in the City, the 2005 HVS and most previous HVSs were designed so that the standard error of estimate, the measure of sampling variance, would not exceed 0.25 percent if the rental vacancy rate in the City were 3 percent. In addition, to assure a high level of accuracy for the rental vacancy rate, all vacant units were re-interviewed and, if an error was found in the vacancy status, a correction was made in the final classification of the vacancy status.

Since the HVS is a sample survey, each of the estimated figures in the survey has its own specific degree of reliability. As has been the case for all previous HVSs, the 2005 HVS data are available for the City and each of the five boroughs and, since 1991, for each of the 55 sub-borough areas as well.

The 2005 HVS sample consisted of housing unit addresses selected from three different sampling frames:

- Housing units included in Census 2000 selected from the Census 2000 address file.
- Housing units built since Census 2000 selected from New York City Certificates of Occupancy (C of Os) issued between January 2000 and October 2004. Housing unit addresses that were both in the Census and on the C of O list were unduplicated and dropped from the latter.
- Housing units in structures owned by New York City as a result of real estate tax delinquency or failure to pay other charges or fees (known as *in rem* units). These units were oversampled to insure a large enough sample for analysis of this sub-universe. Since all units on the *in rem* list were also in the Census or on the C of O list, the weighting of these units was adjusted to reflect the additional chance of selection.

Uses of the HVS Data

As a comprehensive housing market survey of one of the largest and most complex housing markets in metropolitan cities in the world, the HVS is the source of a massive amount of data on population, households, housing units, and neighborhoods in New York City. Proper use of the data requires an adequate understanding of the content of the 2005 HVS and the methods and techniques used for collecting and organizing the data. For this reason, this report presents detailed information on the survey design and estimation procedures, as well as the survey's accuracy statement, in Appendix D, the Census Bureau's Comparison of Population Estimates in the 2002 and 2005 HVSs in Appendix E, and the complete questionnaire for the survey in Appendix F of this report.

5 For detailed information on the content of the survey, see Appendix F, "New York City Housing and Vacancy Survey Questionnaire, 2005."

Of course, the most significant use of the HVS data is to justify the extension of rent control and stabilization in the City. However, the HVS data have also been used extensively by all sides, both public and private, on housing and housing-related issues in developing, analyzing, assessing, and evaluating policies, programs, and projects. In addition, the HVS data have been used for legislative analyses and legal cases. The HVS data have also often been used by public and private agencies and individuals to prepare applications for funds. Furthermore, the HVS data have always been widely used in housing studies at many universities and research institutes.

Relationship of the 2005 HVS Data to Previous HVS Data

A precise understanding of the similarities and differences in the meaning and organization of the data among the HVSs in different survey years is an important prerequisite for the proper presentation and interpretation of the HVS data.

The samples for the 2002 and 1999 HVSs were drawn from two different sample frames. The 2002 HVS sample was initially drawn from Census 2000 address records and updated. For Census 2000, the City of New York provided the Census Bureau with more than 370,000 housing unit addresses that were added during the 1990 decade or missed in the 1990 census.⁶ The 1999 HVS sample was selected from the 1990 census address records, with updating for newly constructed units and converted units that received Certificates of Occupancy.

The weighting for the 2002 HVS sample used estimates based on Census 2000 and, thus, reflected the 370,000 units provided by the City to the Census Bureau. On the other hand, the weighting for the 1999 HVS used estimates based on the 1990 census; thus, any of the 370,000 addresses that were missed in the 1990 census or were not on Certificates of Occupancy issued between 1990 and 1999 were not reflected in the 1999 HVS. As a result of the different samples and weights used for these two HVSs, the difference between the number of persons and housing units the 2002 HVS counts and those that the 1999 HVS counts is substantially more than the increase in the numbers of persons and housing units that were expected to have occurred in the three years between the two HVSs.

Therefore, it is difficult to compare data from the 2002 HVS with data from the 1999 and previous HVSs. The Census Bureau recommends that users of the HVS data not compare absolute numbers of persons (population), households, and housing units from the 2002 HVS with those from the 1999 and previous HVSs. Instead, comparisons should be made based on percents, medians, and means in a scientifically disciplined manner. In this report, analyses of historical trends that cover data from the HVSs in the 1990s and the 2000s in a comparative manner will be discussed mostly based on percents, medians, and/or means only.

The 2002 HVS sample was updated for the 2005 HVS, as explained earlier. Thus, the 2005 HVS data are generally comparable with the 2002 HVS data. However, any comparison of population data by race and ethnicity from the 2005 HVS with equivalent data from the 2002 HVS should be done using percents, means, and medians, rather than absolute numbers. The number of whites, blacks, Puerto Ricans and Asians from the 2005 HVS cannot be compared in a reliable manner with such data from the 2002 HVS for the following reasons:

6 Joseph Salvo, Wendy Smith, Drew Minter, and A. Peter Lobo, New York City Department of City Planning, LUCA98 Case Study, New York, NY.

1. The Census Bureau adjusted the 2005 HVS population estimates to match the 2005 Population Estimates for New York City. The 2005 Population Estimates for the City are not part of the HVS.

This adjustment had different effects on different races and ethnicities, since the 2005 New York City Population Estimates are classified by three racial categories: whites, blacks, and all other races; while the 2005 HVS population data are classified by six racial and ethnic categories: white, black, Puerto Rican, non-Puerto Rican Hispanic, Asian, and other.

2. The Census Bureau accepted the City's challenges to the New York City Population Estimates for 2003, 2004, and 2005 and revised the City's Population Estimates for these years.

Each time the Census Bureau revised the Population Estimates, it also revised earlier yearly Population Estimates back to Census 2000. For example, if the Census Bureau revised the 2005 Population Estimates, it also revised the 2004, 2003, 2002, 2001, and 2000 Population Estimates.

The 2005 HVS population estimates, which were matched to the 2005 Population Estimates for the City, reflected all the revised Population Estimates through 2005.

On the other hand, the Census Bureau did not revise the 2002 HVS population data, which had already been used for the last five years.

The incomparability of the 2005 HVS data on race and ethnicity with such data from the 2002 HVS is further explained in the "Residential Population and Households" chapter.⁷

Presentation and Interpretation of HVS Data in the 2005 Report

Almost all the findings of this report are based on data from the HVS, which is a sample survey; they are, thus, subject to sampling and non-sampling errors. For this reason, it is generally appropriate to qualify such findings by noting that they are "estimates" of the true values of the variables, which are unknown. For example, we should refer to the rental vacancy rate as the "estimated rental vacancy rate" and to median household income as "estimated median household income." However, it would not be practical to do so in this report, since tens of thousands of figures from the 2005 and previous HVSs are covered here, and repeated use of the word "estimate" for these many figures would make this data-intensive report unreasonably cumbersome.

Ideally, since the HVS is a sample survey, the reader of this report should be provided with the standard errors of estimated values, as measures of statistical reliability. This has, for the most part, not been done in this or previous reports, since such a practice would have more than doubled the already extremely large number of statistics presented and would, thus, have made the report more difficult for readers to use and understand. It would also have reduced the scope of the report's use in everyday policy-making and analysis work. Consequently, standard errors have been provided only for critically important findings. For example, because of its statutory importance, the standard error and confidence interval of the 2005 net rental vacancy rate are presented, as they have been in previous reports.

⁷ For full information, see Appendix E, "Comparison of Population Estimates in the 2002 and 2005 New York City Housing and Vacancy Surveys."

In regard to other data, as has been done in the last several reports, the practice of limiting the use of numbers and percentages that are very small has again been adopted in this report. Figures, such as the number of housing units or households, that are less than 4,000 are not reported in the tables; and numbers between 4,000 and 4,999 are qualified by warning the reader to interpret them with caution. Dollar figures, such as rents and incomes, based on a small number of cases are treated following the same guidelines. Similarly, percentages in which the numerator is less than 3,000 are not reported; and percentages in which the numerator is between 3,000 and 3,999 are qualified by warning the reader to interpret them with caution.

Moreover, no analyses or discussions based on small numbers have been made anywhere in this report. In fact, almost all analyses and discussions in the text are based on estimates that are statistically significant at the 90-percent confidence interval, which the Census Bureau has usually been using to measure statistical significance for issues covered in their publications.

Content and Organization of the Report

There are six substantive chapters in this report, covering the two major housing demand components (population and households, and incomes), three major housing supply components (inventory, vacancies, rents), and one condition component (housing and neighborhood conditions) of New York City's housing market. These six chapters cover all major issues legally mandated by the rent-regulation laws: the rental vacancy rate, the supply of housing accommodations, the condition of such accommodations, and the need for continuing the regulation and control of residential rents and evictions in the City. In addition, there are six appendices, covering the 2005 HVS data for sub-borough areas; technical specifications; the questionnaire, which covers the content of the 2005 HVS; and limitations of the 2005 HVS data.

Chapter 2, "Residential Population and Households," provides, first, the number and characteristics of the population in 2005 and a review of the historical population trends in the City and, second, a discussion of the number and composition of households and changes in them over time. Both population and households are covered by location, tenure, rent-regulation status, and type of ownership. The situation of doubled-up households is discussed. Extensive discussions of the following policy-important issues are also covered in this chapter: first, immigrant households and their housing situations; second, doubled-up households, including sub-family and secondary individual households, and various housing situations and housing-important characteristics of these doubled-up households; and, third, the number and characteristics of households with previously homeless individuals.

In Chapter 3, "Household Incomes," all major issues relevant to determining the capability of households to pay housing costs are discussed. The chapter covers changes in and patterns of household income by tenure, location, rent-regulation status or ownership categories, race and ethnicity, and other variables. As a part of the income distribution analysis, the chapter presents and discusses income distribution by the U.S. Department of Housing and Urban Development's Section 8 program income limits. Then, the chapter discusses households with incomes below various income levels that are policy-important in assessing changes in the magnitude of housing needs and affordability situations. In this context, the chapter also analyzes changes in the number of households receiving Public Assistance. The chapter also analyzes employment issues—such as the labor-force participation rate, unemployment, and occupational and industrial patterns—which determine household earnings. Finally, the chapter identifies areas of high concentrations of poor households and analyzes their housing needs and affordability situations.

Chapter 4, “The Housing Supply,” covers, first, the number and composition of housing units in terms of tenure, occupancy, location, building characteristics, building size, and unit size. It then analyzes the growth of the inventory and discusses in detail the components of inventory change: additions (new construction, returning losses, and other additions) and gross losses. Next, the chapter presents and analyzes the marginal variations of the housing inventory in recent patterns and trends important to housing requirements in the City. The rental housing inventory is analyzed by rent-regulation status. Also, data on the rental housing inventory and changes in rental housing in cooperatives and condominiums are analyzed. In addition, the owner housing inventory, including the ownership rate, is discussed. Finally, the chapter discusses housing units that are accessible to physically disabled persons.

Chapter 5, “Housing Vacancies and Vacancy Rates,” analyzes issues required by law and by policy-makers for making appropriate policy decisions on rent-regulation and related housing issues. The chapter first explains the statutory role of the rental vacancy rate in rent control and stabilization in New York City. Then, it discusses concepts and definitions of vacant rental units and occupied units, as well as the equation for estimating the rental vacancy rate. In the second part of the chapter, overall rental vacancies and vacancy rates for the City as a whole are presented and discussed. Data on the following characteristics of vacant available units are analyzed separately for renter and owner units: location, rent-regulation status, owner categories, rent or price levels, affordability, building and unit characteristics, housing and neighborhood conditions, and lengths of vacancy and turnover. In the final part of the chapter, the number and characteristics of vacant units unavailable for rent or sale, including reasons for unavailability and the previous status of these units, are presented and discussed.

Chapter 6, “Variations in Rent Expenditure,” covers most issues relating to rent as a housing cost that tenants pay for the housing units they occupy. The chapter first presents and discusses changes in and patterns of rent levels; then, the following issues are discussed: the nature and extent of rent subsidies for subsidized households, rents and housing condition, rents in the unregulated rental market, and rents in cooperative and condominium buildings. Also in this chapter, rents of recent-movers are discussed. In addition, the chapter discusses the housing needs of very-low-rent areas. Very-low-rent units are concentrated in several geographically identifiable areas in the City. The chapter reveals these areas’ unique neighborhood effects and consequent housing requirements. The final section of the chapter analyzes in depth the affordability (the rent/income ratio) of rental housing.

In Chapter 7, “Housing and Neighborhood Conditions,” data on major housing and neighborhood conditions in 2005 and changes since 1991 are covered. At the beginning of the chapter, the structural condition of buildings where residential units are situated is discussed. The second part of the chapter analyzes a set of data on maintenance and equipment deficiencies. The third part of the chapter deals with neighborhood conditions, while the fourth part presents and analyzes data on the aggregate number and characteristics of physically poor rental units and the characteristics of households residing in them. The report identifies areas with very high concentrations of poorly maintained units and areas with physically distressed neighborhoods. The chapter portrays these geographical areas, shows the problems of neighborhood effects from the concentration of poor-quality housing, and reveals the areas’ housing needs. At the end of the analysis of physical housing conditions, the impact of City-sponsored new construction, rehabilitation, and other efforts to improve housing condition in the City is reviewed. The final part of the chapter discusses the crowding situation in the City.

The report opens with a report summary. In each substantive chapter, more graphs and maps than in previous reports have been presented to help readers visualize or geographically identify important findings of major issues covered in the report.

2

Residential Population and Households

Introduction

Housing requirements are principally assessed by the number and characteristics of individuals and households. Thus, the adequacy of public interventions and decisions on private investments in the housing market in New York City should, in the final analysis, be assessed in terms of the level to which these interventions and investments provide housing opportunities for the population and households in the City. Moreover, public and private policies and programs that impact current and future housing supplies, demands, affordability, and conditions should be measured with respect to the level to which they fulfill the needs of the population and households in the City. Therefore, it is necessary to analyze the population and households as housing consumers, and such is the main purpose of this chapter.

Major household characteristics—such as household composition and size, household income, age, race and ethnicity—determine or modify housing needs. Thus, all major household characteristics other than household income are covered in this chapter.

Since household income is a leading determinant of the housing unit a household can actually rent or buy, household income and related household characteristics will be covered in the next chapter, “Household Incomes in New York City.”

The chapter begins with a review of population change, followed by discussions of the characteristics of the current population in 2005, such as race and ethnicity, age and gender, and educational attainment.

The chapter then covers the number and characteristics of households, including household size and household composition. A household is all the persons occupying a housing unit, whether they be a family, unrelated individuals, or a single person.

In recent years, a large number of foreign-born and other households have moved into the City. Thus, the chapter analyzes policy-important household and housing issues relating to foreign-born households, immigrant households, and recently-moved households, in the context of current housing situations and needs.

In the City, where population and households, particularly immigrant households, have been growing steadily since 1990, a large number of households are hidden in other households. Many of these hidden households live in extremely crowded situations. A single person, or two or more unrelated individuals, or a family often lives in a housing unit with a primary family or individual. For this reason, the number and characteristics of persons and the number and composition of households are analyzed in depth to assess their current housing situations and needs. In this context, the number of doubled-up households, sub-families, and secondary individuals and their household and housing unit characteristics that have a significant bearing on their housing needs are discussed near the end of the chapter.

Certain populations and households with special characteristics that may make their housing needs or opportunities very unique are not scattered evenly across the City. Instead, they are often clustered in geographically identifiable locations. Analytic efforts have been made to geographically define neighborhoods (smaller than sub-borough areas) with high concentrations of such special populations and households—for example, foreign-born households. Specifically, using census-tract-based maps produced by the Census Bureau, the spatial variations of such special populations and households have been visualized.

Both population and households are covered by location, tenure, rent-regulation status, and type of ownership.

The HVS is a sample survey, and the sample for the 2005 HVS was originally drawn from Census 2000 and updated by adding newly constructed units with Certificates of Occupancy, as was also the case for the 2002 HVS. On the other hand, the samples for the 1999 and other HVSs in the 1990s were drawn from the 1990 census, with updating for newly constructed units with Certificates of Occupancy and converted units found by the HVSs. The weighting for the 2002 and 2005 HVS samples used estimates based on Census 2000, while the weighting for the HVSs in the 1990s used estimates based on the 1990 census. Therefore, it is difficult to compare data from the 2002 and 2005 HVSs with data from the 1999 and earlier HVSs. In this report, as the Census Bureau recommends, we do not compare absolute numbers of persons (population), households, and housing units from the 2002 and 2005 HVSs with those from earlier surveys. Instead, comparisons are made based on percents, medians, and means in a scientifically disciplined manner. Therefore, this chapter focuses on the presentation and analysis of patterns of population and household characteristics in 2005. Analysis of historical trends will be discussed mostly based on percents, medians, and/or means.

Household Population

The population the HVS reports is the *residential* population because the HVS counts only people living in residential units and excludes those living in group quarters, other types of special places, and on the streets. The 2005 HVS reports that the number of people living in New York City was 8,012,000 in 2005 (Table 2.1).

Population Growth

New York City is the largest and one of the fastest growing cities in the United States, according to Census 2000. The City's population grew by 686,000, or by 9.4 percent, in the ten years between 1990 and 2000.¹ The long-term upward trend of population growth in the City was sustained in the following several years. In 2005, the City's population was 8,012,000. This represents an increase of 67,000 or 0.8 percent over the population of 7,945,000 in 2002. Virtually all of this increase was in owner households (Table 2.1).

From 2002 to 2005, the crime rate in the City declined significantly, and housing and neighborhood conditions improved visibly. The total number of crimes in the seven major felony categories dropped by 13 percent, from 156,559 in fiscal year 2002 to 136,491 in fiscal year 2005.²

1 U.S. Census Bureau, Census 1990 and Census 2000

2 The Mayor's Management Report Fiscal 2005, City of New York, page 162.

Table 2.1
Number of Individuals by Borough
New York City 2002 and 2005

Borough	2002	2005	2002 – 2005	
			Percent Increase	Average Annual Compound Growth Rate
All	7,944,577	8,011,656	0.8%	0.28%
Bronx ^a	1,313,014	1,315,377	*	*
Brooklyn	2,452,478	2,466,503	0.6%	0.19%
Manhattan ^a	1,511,478	1,536,363	1.6%	0.55%
Queens	2,219,003	2,228,679	0.4%	0.15%
Staten Island	448,605	464,733	3.6%	1.18%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

a Marble Hill in the Bronx.

* Too few individuals to report.

Number of Individuals by Tenure
New York City 2002 and 2005

Tenure	2002	2005	Number Increase	Percent Increase
All Persons	7,944,577	8,011,656	+67,079	+0.8%
In Renter Households	5,180,549	5,184,589	+4,040*	+0.1%
In Owner Households	2,764,028	2,827,067	+63,039	+2.3%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note: * Since the number of individuals is small, interpret with caution.

In addition, as discussed later in this chapter, people in New York City were significantly better educated in 2005 than they were three years previously. In 2005, 80 percent of individuals 18 years old or older in all households had finished at least high school, an increase of 2 percentage points over 2002. Also, significantly, the percentage of those who had graduated at least from college increased by 2 percentage points to 32 percent.

Also, as discussed extensively in the “Housing and Neighborhood Conditions” chapter of this report, in 2005 housing conditions in the City were extremely good and neighborhood conditions were the best since

the HVS started covering them. Of all occupied units, a mere 0.5 percent were in dilapidated buildings, the lowest dilapidation rate in the 40-year period since 1965. The proportion of households near buildings with broken or boarded-up windows on the same street was 6 percent in 2005, down by 2 percentage points from 2002. Moreover, the proportion of households that rated the quality of their neighborhood's residential structures as "good" or "excellent" increased by 2 percentage points to 78 percent in 2005. With the remarkable improvement in quality of life, better educational attainment, and housing and neighborhood conditions, the number of New Yorkers grew accordingly, as the City became a much better place to live, as well as a better place to work, and, thus, continuously attracted more people.

Spatial Variation of the Population

While the city-wide overall population change defines one critical dimension of the city-wide housing need, an important corollary of population distribution is its effect on the locational variation of housing need. Each borough exhibits localized variations in terms of the spatial and geographic distribution of the population in the City.

In 2005, Brooklyn had the largest share of the City's population, followed by Queens, Manhattan, the Bronx, and Staten Island. The order of each borough's population size has held constant for almost four decades since 1965, when the first HVS provided residential population counts. In Brooklyn, 2,467,000, or 31 percent of the people in the City, were housed, while Queens captured 2,229,000, or 28 percent of the City's population in 2005 (Tables 2.1 and 2.2). In Manhattan, 1,536,000, or 19 percent of the people in the City, were housed. In the Bronx, there were 1,315,000 people, 16 percent of the City's population. In Staten Island, the least populous borough in the City, 6 percent of the people in the City, or 465,000 people, were housed (Figure 2.1).

Racial and Ethnic Variation of the Population

Any comparison of population data by race and ethnicity from the 2005 HVS with equivalent data from the 2002 HVS should be done using percents, means, and medians, rather than absolute numbers. The number of whites, blacks, Puerto Ricans and Asians from the 2005 HVS should not be compared with such data from the 2002 HVS. The Census Bureau has offered the following overall explanations:

1. One major reason for the difficulty in comparing population data by race and ethnicity from the 2005 HVS with equivalent data from the 2002 HVS is the Census Bureau's use of independent population control procedures as part of the weighting process for the HVS.

The Census Bureau has used independently developed population controls since the 1975 HVS. They develop these independent population estimates as a by-product of their annual Population Estimates Program for the United States (including New York City). These population controls are used in the HVS, as they are for most other demographic surveys the Census Bureau conducts, in order to make population estimates consistent from survey to survey and to correct for known coverage errors common to all household surveys.

In other words, in estimating population for the 2005 HVS, the Census Bureau adjusted the HVS population estimates to match the annual Population Estimates for New York City. The annual Population Estimates for the City produced by the Census Bureau are not part of the HVS.

Table 2.2
Percent Distribution of Individuals by Borough
New York City, Selected Years 1991 - 2005

Borough	1991	1993	1996	1999	2002	2005
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx ^a	16.3%	16.0%	16.0%	15.7%	16.5%	16.4%
Brooklyn	31.8%	31.5%	30.4%	30.5%	30.9%	30.8%
Manhattan ^a	19.8%	20.2%	20.8%	21.3%	19.0%	19.2%
Queens	27.0%	27.0%	27.3%	26.9%	27.9%	27.8%
Staten Island	5.2%	5.4%	5.5%	5.5%	5.6%	5.8%

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

a Marble Hill in the Bronx.

Figure 2.1
Distribution of Individuals by Borough
New York City 2005

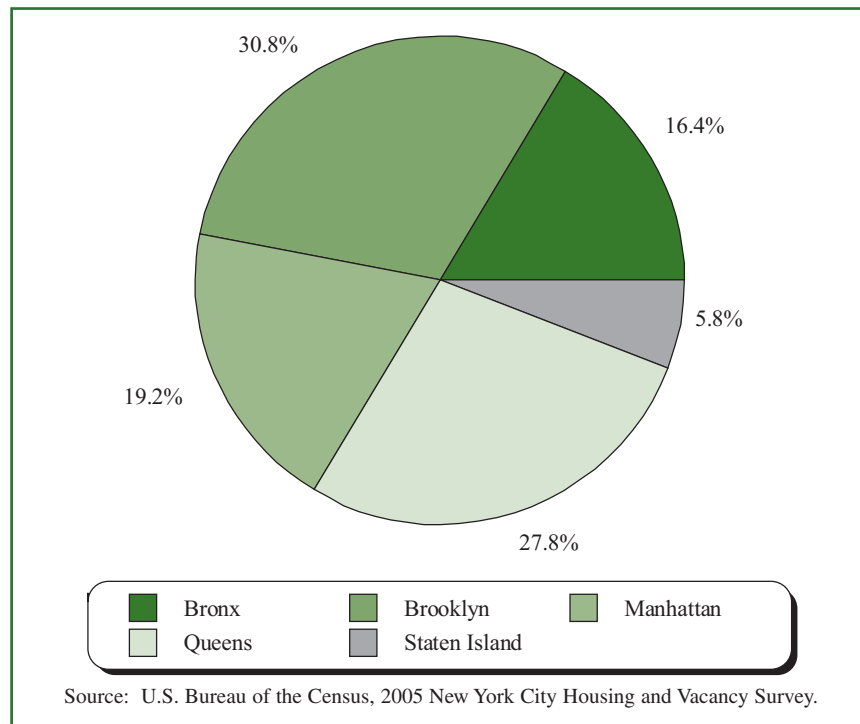


Table 2.3
Number of Individuals by Borough and Race/Ethnicity
New York City 2005

2005						
Race/Ethnicity^a	All	Bronx^e	Brooklyn	Manhattan^e	Queens	Staten Island
All ^b	8,011,656	1,315,377	2,466,503	1,536,363	2,228,679	464,733
White (non-Hispanic) ^c	2,940,884	205,064	932,638	782,217	714,786	306,179
Black/African American (non-Hispanic) ^c	1,872,115	405,123	810,354	188,731	429,532	38,375
Puerto Rican	805,538	327,162	201,532	122,096	116,340	38,408
Non-Puerto Rican Hispanic	1,423,840	333,267	273,698	281,154	490,590	45,131
Asian (non-Hispanic) ^c	909,092	38,807	233,156	137,570	468,238	31,321
Other ^d	60,187	5,954	15,126	24,595	9,193	5,320

Sources: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

- a The respondent identified the race and ethnicity of each household member individually. The race of individuals reporting no race was allocated among the race categories.
- b Estimates of the size and characteristics of the population reported from the HVS cover only individuals residing in housing units. For a complete definition of housing, see Appendix B, "2005 New York City Housing and Vacancy Survey Glossary." For information on living quarters excluded from the HVS, see Appendix D, "2005 New York City Housing and Vacancy Survey: Sample Design, Estimation Procedure, Accuracy Statement, and Topcoding."
- c Throughout this report, white non-Hispanics, black/African-American non-Hispanics, and Asian non-Hispanics will be referred to as "white," "black/African-American," and "Asian" respectively.
- d "Other" includes American Indian or Alaska Native, Hawaiian, Pacific Islander and individuals of more than one race.
- e Marble Hill in the Bronx.

However, using population controls can have different effects on estimates of race and Hispanic origin depending on which groups are being controlled, as opposed to which groups are not being controlled. The 2002 and 2005 HVSs used population controls for only the following three racial groups: white, black, and all other races. No controls were available by Puerto Rican, non-Puerto Rican Hispanic and/or Asian, which are three of the six racial and ethnic groups by which HVS population data are classified.

As an example, if we assume blacks, Hispanics, and all other races were undercounted at a higher rate than whites in the 2005 HVS, the adjustment for the black and all other races groups would be larger than the adjustment for whites.

If we also assume that more Hispanics answered that they were white in the race question than answered they were black or all other races, then since there were no controls specifically for Hispanics, more Hispanics would receive the lower adjustment factor for whites than the higher factor for blacks and all other races. As a result, the adjustment factors applied to the Hispanic group would not adequately adjust for the actual undercount of Hispanics in the survey.

Additionally, different sub-groups within the Hispanic group—for example, Puerto Ricans—might have been under- or overcounted at different rates than other sub-groups. This would affect whether or not the adjustment factors applied to these groups were appropriate.

Moreover, population controls can also have differential effects on the estimates of race and Hispanic origin across survey years, depending on the coverage rates for each of the groups being controlled, as opposed to the groups, such as Puerto Ricans, non-Puerto Rican Hispanics, and/or Asians, which are not being controlled. For example, assume that blacks, Hispanics, and all other races were undercounted at the same rate in both the 2002 and 2005 HVSs and that more Hispanics answered ‘white’ to the race question in both years. Then, assume that, overall, whites were overcounted in the 2002 HVS and undercounted in the 2005 HVS. Since there were no controls specifically for Hispanics, once again more Hispanics would receive the adjustment factor for whites than for the other groups, and this might not adequately reflect the situation as it actually existed.

2. Another cause for the difficulty in comparing population data by race and ethnicity between 2002 and 2005 is the Census Bureau’s acceptance of the City’s challenges to its annual Population Estimates.

New York City challenged the Census Bureau’s Population Estimates for the City for 2003, 2004, and 2005; and, in each case, the City’s challenge was accepted and the City’s population estimates revised. Each time a revision occurred, the Census Bureau recalculated earlier annual Population Estimates back to Census 2000.

The independent population controls used in weighting the 2005 HVS reflected all of the challenges through 2005, as well as any other revisions that occurred between the 2002 HVS and the 2005 HVS.

However, the 2002 HVS population results have not been reweighted to reflect any revisions to the independent estimates that occurred after the release of the 2002 HVS data.

Recognizing the difficulties in using the racial and ethnic data from the 2002 HVS and 2005 HVS, the Census Bureau recommends the following guidelines:

1. Population data from the 2002 and 2005 HVSs can be used to measure population levels for individual racial groups and by Hispanic origin, as well as to make comparisons between groups, for a particular survey year, such as for 2002 or 2005.
2. However, for comparisons of characteristics by race and Hispanic origin between survey years, such as between 2002 and 2005, users are encouraged to use percentages, means, and medians, rather than absolute numbers.
3. To compare population levels by race and Hispanic origin over time, users should consider the annual Population Estimates for the City produced as part of the Census Bureau’s Population Estimates Program.

Therefore, in this report, all population data from the 2005 HVS are used according to these guidelines.³

New York City is racially and ethnically one of the most diverse cities in the United States. The 2005 HVS reports that the white non-Hispanic population (hereafter referred to as the “white” population) was 2,941,000, or 37 percent of the total population in the City (Tables 2.3 and 2.4). The Hispanic population—Puerto Rican and non-Puerto Rican Hispanic together—captured the second-largest share of

3 For further information on the proper use and understanding of the data on race and ethnicity from the 2005 HVS, see Appendix E, “Comparison of Population Estimates in the 2002 and 2005 New York City Housing and Vacancy Surveys.”

the City's population: 2,229,000, or 28 percent, with Puerto Ricans numbering 806,000 (10 percent) and non-Puerto Rican Hispanics numbering 1,424,000 (18 percent).

The black/African American non-Hispanic population (hereafter referred to as the "black" population) numbered 1,872,000, accounting for 23 percent of the population in the City. The Asian population numbered 909,000, or 11 percent of the City's population in 2005 (Tables 2.3 and 2.4 and Figure 2.2).

Table 2.4
Distribution of Individuals by Race/Ethnicity
New York City, Selected Years 1991-2005

Race/Ethnicity ^a	Year					
	1991	1993	1996	1999	2002	2005
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White ^b	41.1%	40.6%	39.1%	38.1%	36.8%	36.7%
Black /African American ^b	27.2%	27.8%	26.5%	25.7%	24.9%	23.4%
Puerto Rican	11.3%	10.7%	10.8%	10.3%	9.3%	10.1%
Non-Puerto Rican Hispanic	11.9%	12.9%	14.2%	16.4%	16.9%	17.8%
Asian ^b	6.7%	7.8%	8.9%	9.1%	11.4%	11.3%
Other ^c	1.7%	0.2%	0.4%	0.4%	0.7%	0.8%

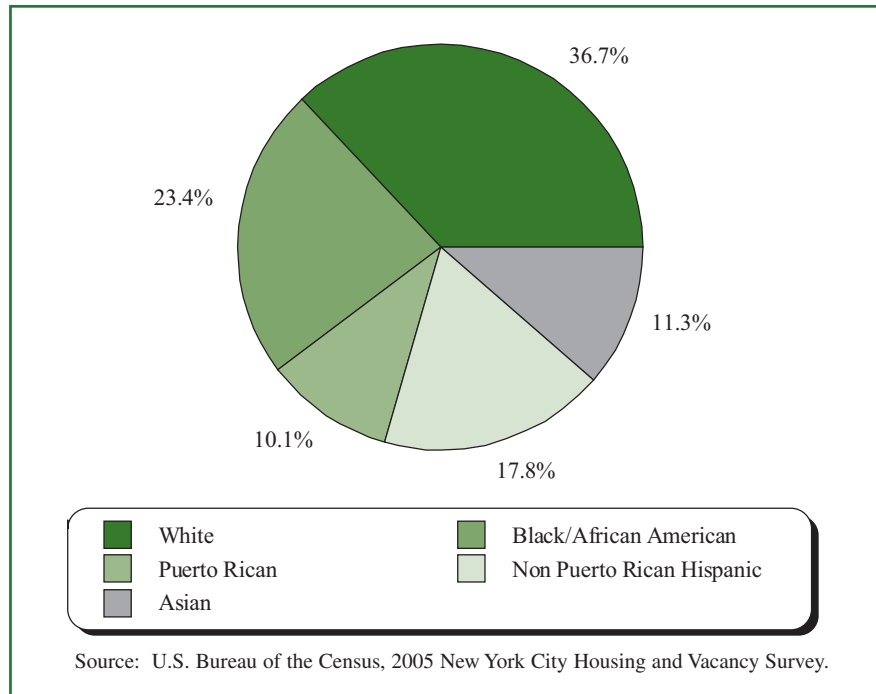
Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

- a The respondent identified the race and ethnicity of each household member individually.
- b Throughout this report, white non-Hispanics, black/African-American non-Hispanics, and Asian non-Hispanics will be referred to as "white," "black/African American," and "Asian" respectively.
- c In 1991 "Other" included American Indians, Aleuts, Eskimos, and all others identified as "Other race." For 1993, 1996 and 1999, "Other" includes only American Indians, Aleuts, and Eskimos. In 2002 and 2005, "Other" includes American Indian, Alaska Native, Hawaiian, Pacific Islander and individuals of more than one race. For 1993 and later surveys, individuals identified as "Other race" and those for whom no race was reported were allocated among the race categories. See chapter 1 for further information.

In 2005, the white population continued to constitute the largest racial and ethnic group in the City. However, when the percent distribution of the City's population is disaggregated by race and ethnicity for the eleven years between 1991 and 2002, a trend is seen: the racial and ethnic diversity in the City widened markedly during that time (Table 2.4). The proportions of whites, blacks, and Puerto Ricans continued to drift downward, while the proportions of non-Puerto Rican Hispanics and Asians drifted upward. The proportion of the white population progressively descended from 41 percent in 1991 to 37 percent in 2002 and 2005 (Table 2.4). The corresponding proportion of blacks also declined appreciably from 27 percent to 25 percent in the same eleven-year period and further, to 23 percent in 2005. The proportion of Puerto Ricans decreased also during the same period of time from 11 percent to 9 percent (Figure 2.3).

Figure 2.2
Distribution of Individuals by Race/Ethnicity
New York City 2005



On the other hand, non-Puerto Rican Hispanics' and Asians' shares of the City's population progressively surged over the eleven years between 1991 and 2002. Non-Puerto Rican Hispanics' share rose from 12 percent in 1991 to 17 percent in 2002 (Table 2.4). This pushed Hispanics' (including Puerto Ricans') share of the City's population past blacks in 1999 and 2002, despite the downward drift of Puerto Ricans' share. Asians also captured a growing share of the City's population, going from 7 percent in 1991 to 11 percent in 2002 and 2005.

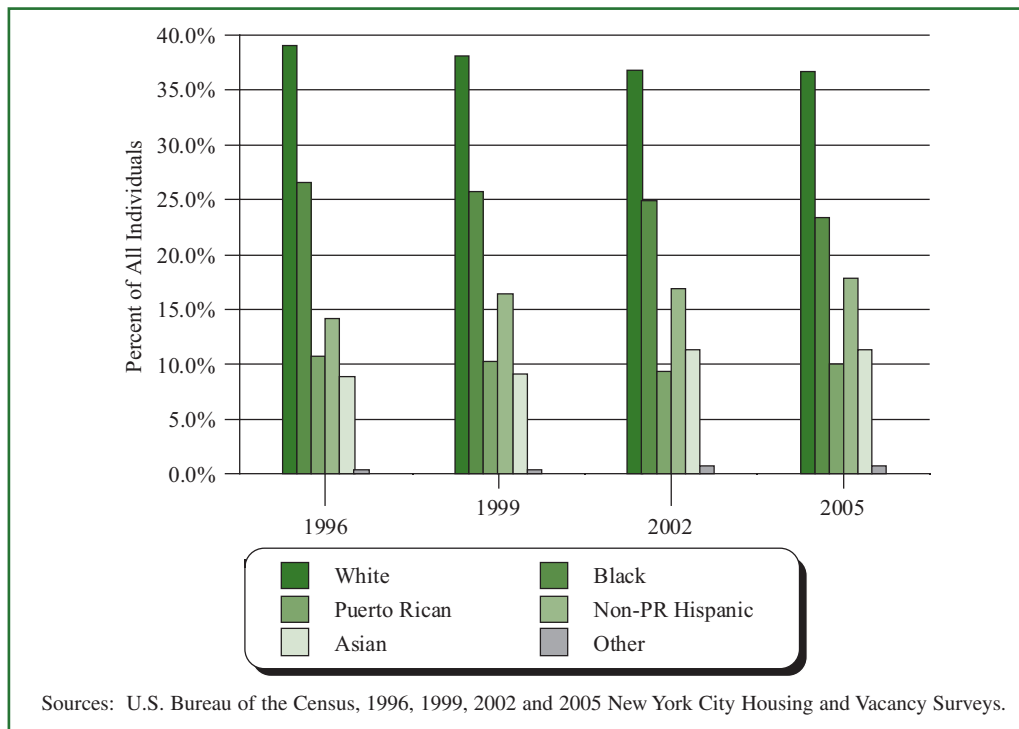
In the three-year period since 2002, a new trend appears to have taken place: the white population and the Asian population seem to have stabilized, while blacks continued to fall and non-Puerto Rican Hispanics continued to grow (Tables 2.3 and 2.4).

As the residential movement of a growing number of immigrants from countries in the Caribbean, Latin America, and Asia to the City continues in the coming years, the upward trend of non-Puerto Rican Hispanics' and Asians' shares of the City's population will continue. As a result, the racial and ethnic diversity in the City is expected to further accelerate in the coming years. The pronounced surge in non-Puerto Rican Hispanics' and the expected increase in Asians' shares of the City's population are expected to have a profound impact not only on population characteristics, but also on household characteristics that have a great bearing on housing requirements in the City in general and in the neighborhoods where these racial and ethnic groups tend to reside in particular.

Residential Location Pattern of Each Racial and Ethnic Group

Reviewing HVS data on the geographical stratification of each racial and ethnic group, two underlying patterns of spatial variation begin to take shape. First, each racial and ethnic group has uniquely different

Figure 2.3
Population of Individuals in Households by Race/Ethnicity
New York City, Selected Years 1996 – 2005



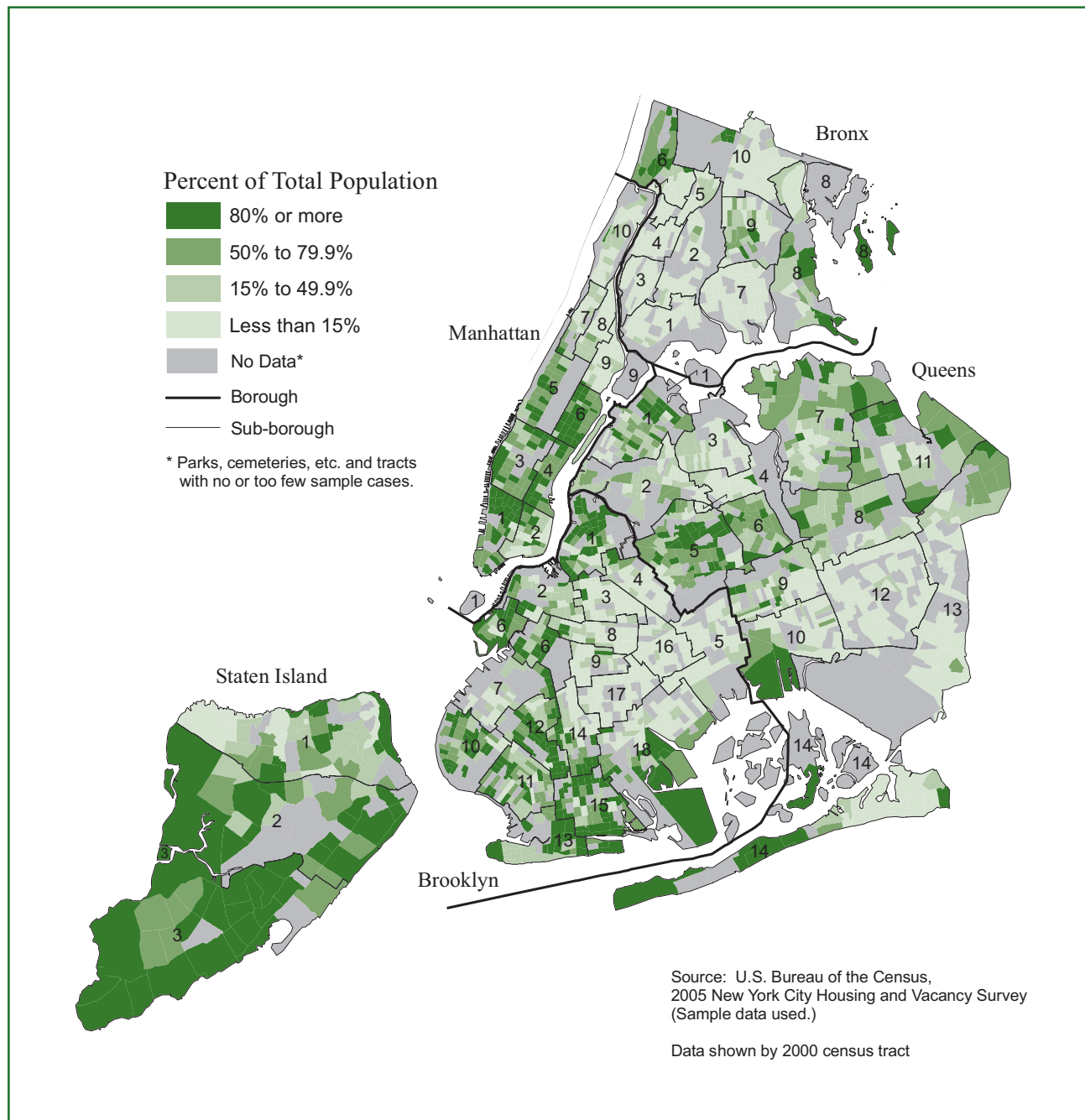
patterns of residential location within the City; thus, each borough's proportional share of certain racial and ethnic groups is significantly more than what might be called their expected random share. In other words, certain racial and ethnic groups tend to cluster in certain boroughs, while others cluster in other boroughs, in varying degrees. And second, in each borough, each racial and ethnic group is geographically clustered in certain sub-borough areas also in varying degrees of concentration, rather than being randomly scattered throughout each borough. The residential locational pattern of each racial and ethnic group in terms of their unique spatial variation in each borough is discussed in the next section.

The 2005 HVS shows that almost one-third of whites in the City lived in Brooklyn (32 percent), similar to the borough's share of the City's overall population (Table 2.5). In Brooklyn, whites were concentrated in sub-boroughs 1 (Williamsburg/Greenpoint), 6 (Park Slope/Carroll Gardens), 10 (Bay Ridge), 11 (Bensonhurst), 12 (Borough Park), 13 (Coney Island), and 15 (Sheepshead Bay/Gravesend) (Map 2.1 and Sub-Borough Table A.2, Appendix A). About a quarter of the City's whites each lived in Queens and Manhattan. In Manhattan, most whites were clustered in the following sub-borough areas in the bottom half of the borough: 1 (Greenwich Village/Financial District), 3 (Chelsea/Clinton/Midtown), 4 (Stuyvesant Town/Turtle Bay), 5 (Upper West Side), and 6 (Upper East Side).

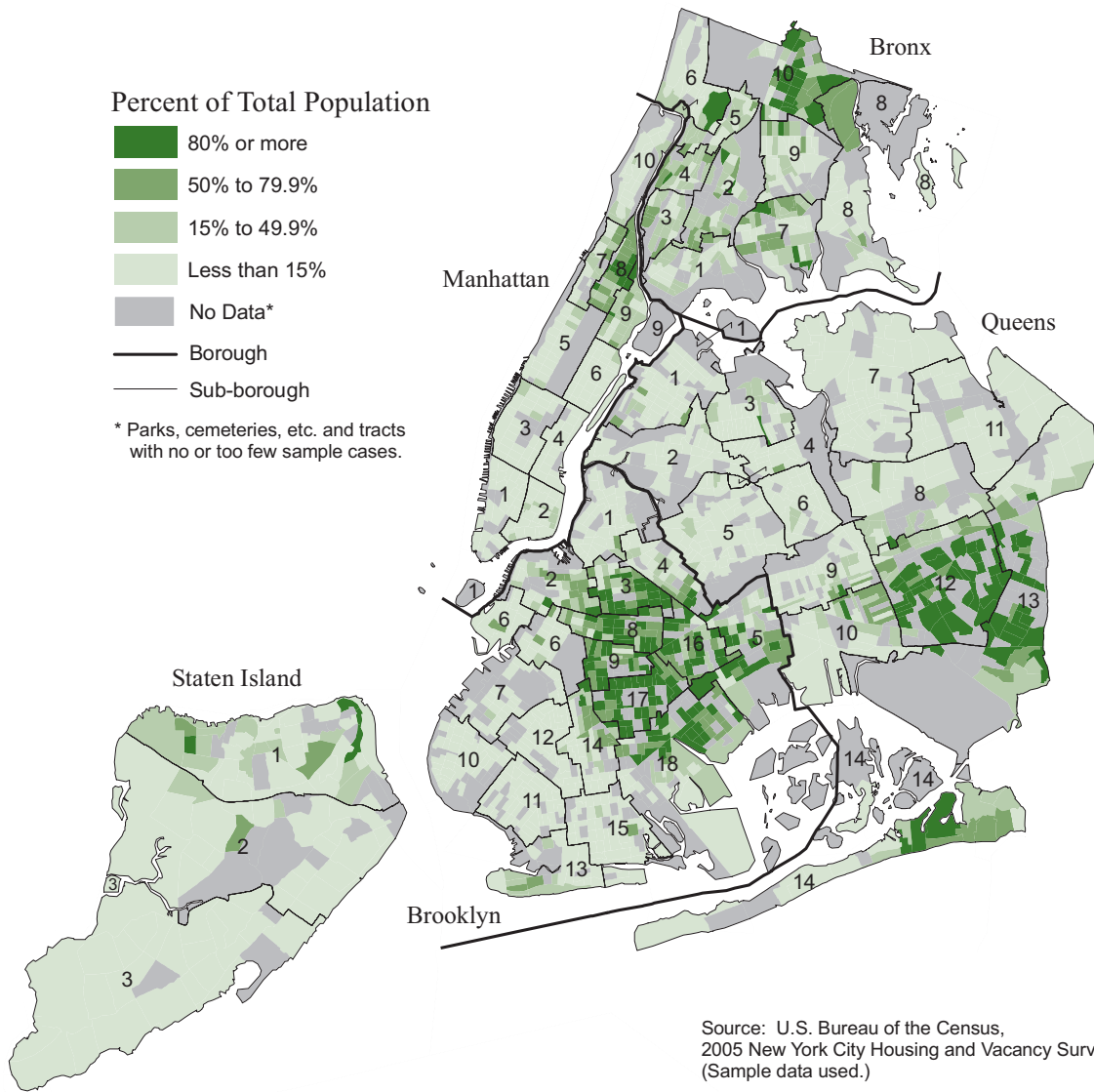
Whites in Queens were scattered in certain parts of many sub-borough areas, especially the following: 1 (Astoria), 5 (Middle Village/Ridgewood), 6 (Forest Hills/Rego Park), parts of 7 (Flushing/Whitestone), and 11 (Bayside/Little Neck).

The proportion of whites in Staten Island was about twice the proportion of the City's total population living in the borough: where only one in twenty of the City's total population lived, one in ten of the

Map 2.1
White Population Density as a
Percentage of Total Population
New York City 2005



Map 2.2
Black Population Density as a
Percentage of Total Population
New York City 2005



City's white population lived (Table 2.5). Whites were scattered throughout all three sub-borough areas in the borough, but were more concentrated on the South Shore. The proportion of whites in the Bronx was disproportionately small, compared to the proportion of the City's population in the borough: one in fourteen versus one in six persons.

Table 2.5
Distribution of Individuals by Borough and by Race/Ethnicity
New York City 2005

Race/Ethnicity	All	Bronx^a	Brooklyn	Manhattan^a	Queens	Staten Island
All	100.0%	16.4%	30.8%	19.2%	27.8%	5.8%
White	100.0%	7.0%	31.7%	26.6%	24.3%	10.4%
Black/African American	100.0%	21.6%	43.3%	10.1%	22.9%	2.0%
Puerto Rican	100.0%	40.6%	25.0%	15.2%	14.4%	4.8%
Non-Puerto Rican Hispanic	100.0%	23.4%	19.2%	19.7%	34.5%	3.2%
Asian	100.0%	4.3%	25.6%	15.1%	51.5%	3.4%
Other	100.0%	9.9%	25.1%	40.9%	15.3%	8.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

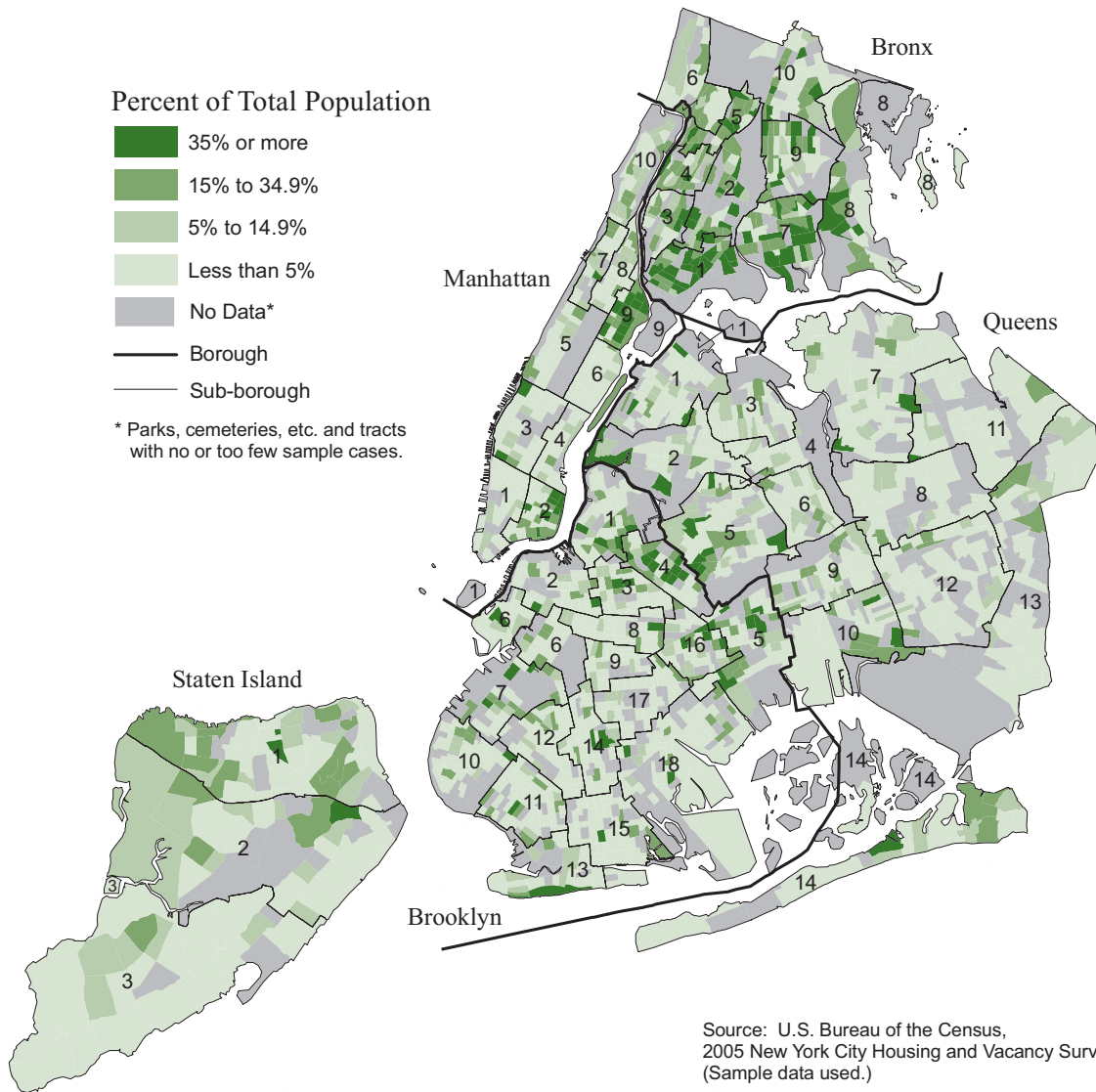
In 2005, disproportionately large numbers of blacks in the City, more than two-fifths (43 percent), lived in Brooklyn, outnumbering the proportion of the City's population living in the borough by a ratio of 4:3 (Table 2.5). Blacks clustered in the central part of the borough that includes sub-borough areas 3 (Bedford Stuyvesant), part of 5 (East New York/Starrett City), 8 (North Crown Heights/Prospect Heights), 9 (South Crown Heights), 16 (Brownsville/Ocean Hill), 17 (East Flatbush), and 18 (Flatlands/Canarsie) (Map 2.2).

Just over two-fifths of blacks in the City lived in either Queens (23 percent) or the Bronx (22 percent). The Bronx's share of blacks in the City was more than the borough's share of the City's population, 22 percent versus 16 percent, while Queens' share of blacks was lower than the borough's share of the City's population, 23 percent versus 28 percent (Table 2.5). In two sub-borough areas in Queens—12 (Jamaica) and 13 (Bellerose/Rosedale)—a majority of the population was black: more than seven in ten in Jamaica and almost three-fifths in Bellerose/Rosedale. In the Bronx, blacks were scattered throughout the borough but were most noticeably concentrated in sub-borough area 10 (Williamsbridge/Baychester).

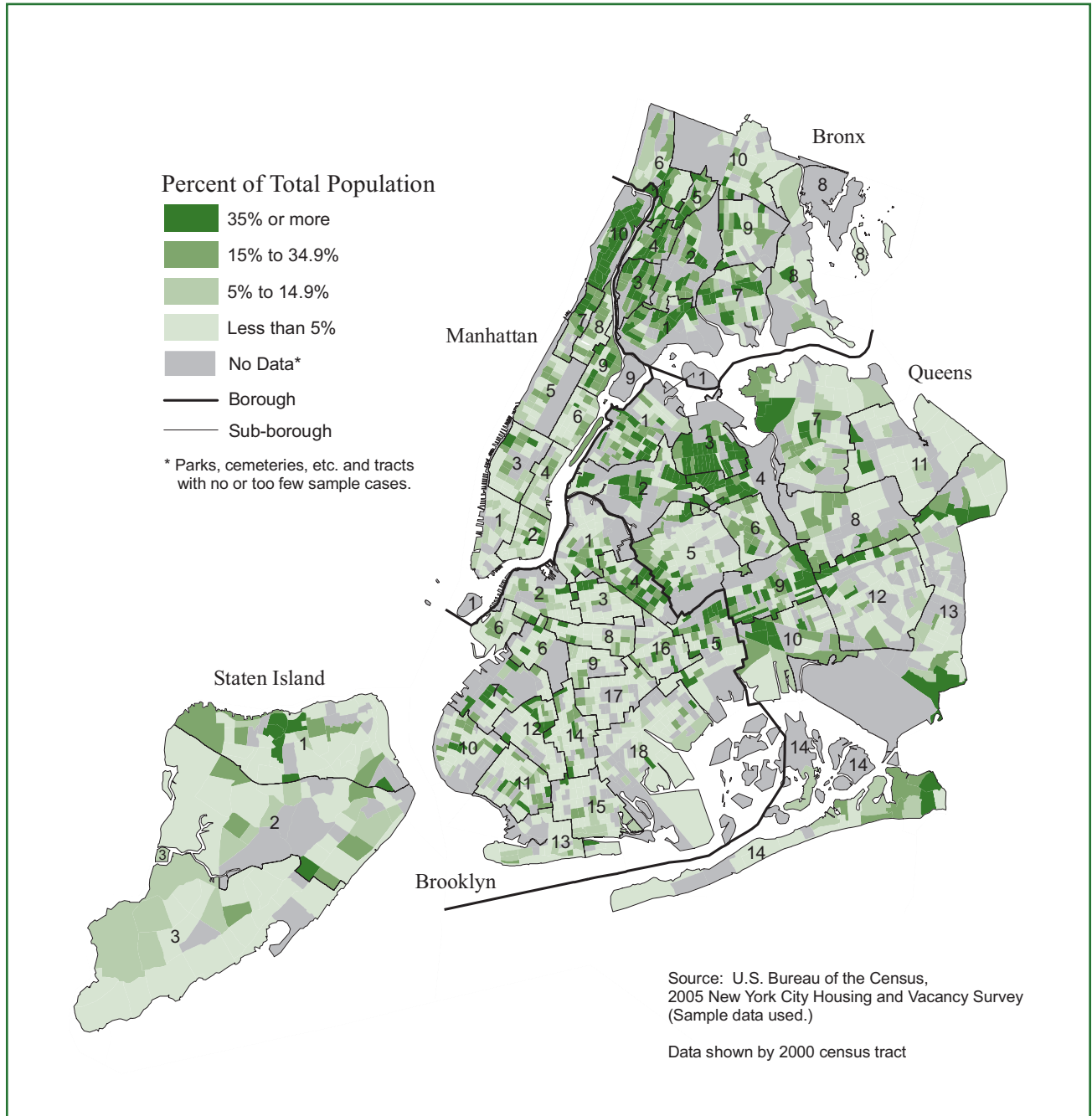
Manhattan's share of blacks was only one in ten. However, they were preponderant in the northern part of the borough in sub-borough area 8 (Central Harlem) (Map 2.2). Staten Island's share of blacks was only 2 percent, about one-third of the borough's share of the City's population (Table 2.5).

In 2005, Puerto Ricans were disproportionately over-represented in the Bronx. Puerto Ricans' share of the borough's population (41 percent) overwhelmingly outnumbered the borough's share of the City's population by about two-and-a-half to one (Table 2.5). Puerto Ricans were highly concentrated in the southeastern part of the borough that covers sub-borough areas 1 (Mott Haven/Hunts Point) and 7

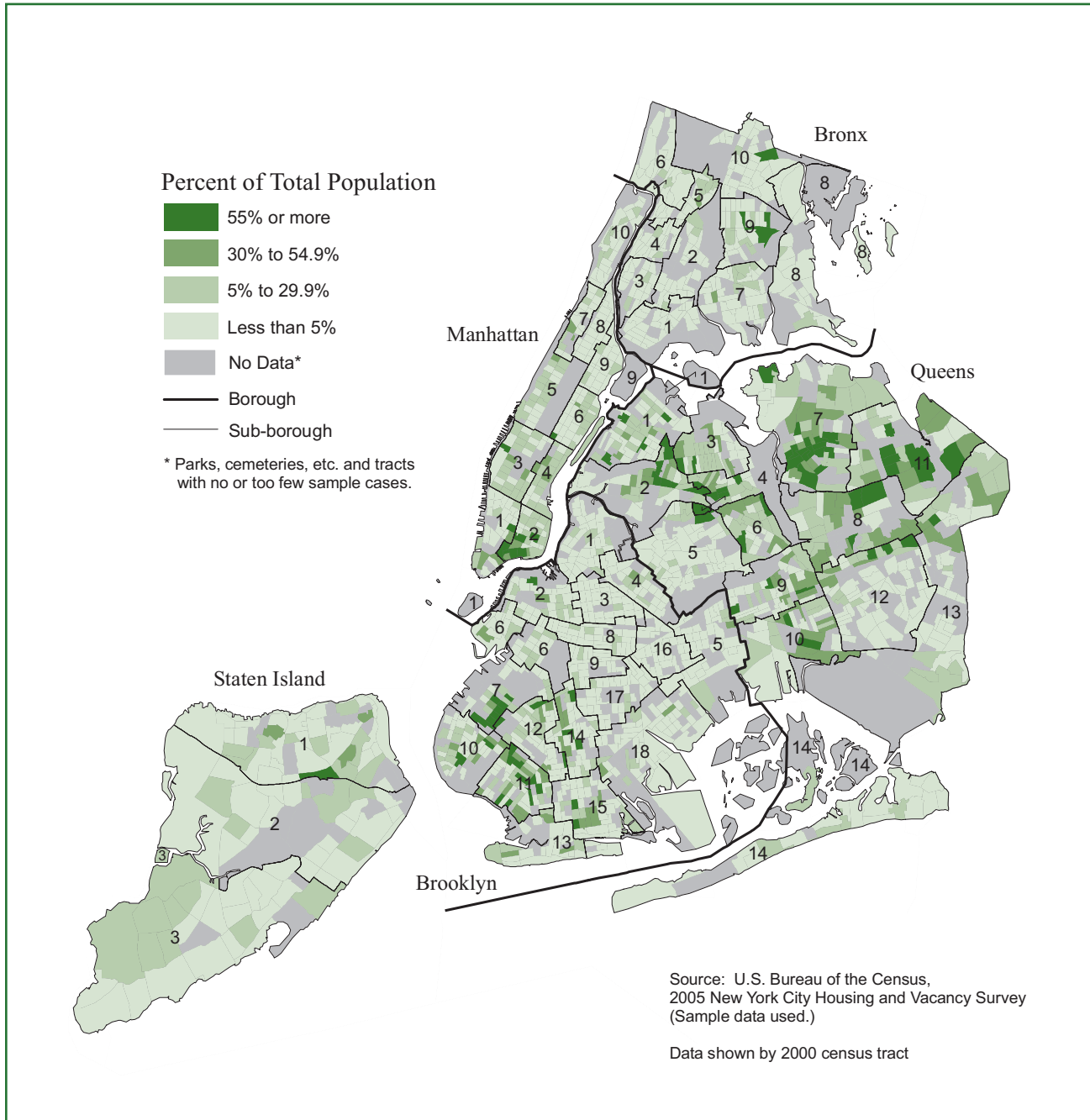
Map 2.3
Puerto Rican Population Density as a
Percentage of Total Population
New York City 2005



Map 2.4
Non-Puerto Rican Hispanic Population Density as a
Percentage of Total Population
New York City 2005



Map 2.5
Asian, Native Hawaiian and Pacific Islander Population Density as a
Percentage of Total Population
New York City 2005



(Soundview/Parkchester) (Map 2.3). In contrast to Puerto Ricans' dominant concentration in the Bronx, they were under-represented in the balance of the boroughs, compared to their share of the City's population. This was particularly true in Queens, where they were only one-half of the borough's share of the total population.

Non-Puerto Rican Hispanics were over-represented in the Bronx and Queens in 2005 (Table 2.5). The two boroughs together captured almost three-fifths of the non-Puerto Rican Hispanics in the City. Almost a quarter lived in the Bronx, where one in six of the City's population resided. And in Queens, where fewer than three in ten of the City's population resided, more than a third of non-Puerto Rican Hispanics lived. In the Bronx, non-Puerto Rican Hispanics were more evenly distributed than Puerto Ricans but were somewhat more frequent in sub-borough areas 1, 3, 4, 5 and 7. In Queens, non-Puerto Rican Hispanics were highly prevalent in the north central part of the borough, which covers sub-borough areas 3 (Jackson Heights) and 4 (Elmhurst/Corona) (Map 2.4).

In Manhattan, non-Puerto Rican Hispanics were as frequent as the City's population living in the borough: approximately one in five. However, non-Puerto Rican Hispanics were overwhelmingly concentrated in sub-borough area 10 (Washington Heights/Inwood), where two-thirds of the population were non-Puerto Rican Hispanics (Map 2.4 and Sub-Borough Table A.2, Appendix A).

The great preponderance of Asians, more than half of those in the City, were clustered in Queens, where fewer than three in ten of the City's population resided in 2005. Consequently, Asians were greatly under-represented in the rest of the boroughs (Table 2.5). In Queens, Asians were overwhelmingly concentrated in sub-borough area 7 (Flushing/Whitestone) and were also frequent in sub-borough areas 2 (Sunnyside/Woodside), 4 (Elmhurst/Corona), 8 (Hillcrest/Fresh Meadows), and 11 (Bayside/Little Neck) (Map 2.5). A quarter of Asians in the City lived in Brooklyn, while 15 percent lived in Manhattan. The proportions of Asians in the Bronx and Staten Island were disproportionately small: 4 percent and 3 percent respectively.

Spatial Variation of Each Racial and Ethnic Group within the Boroughs

The racial and ethnic distribution of the population within each borough further illustrates the spatial heterogeneity of the racial and ethnic composition in the City and within each borough. Certain racial and ethnic groups might be restrained in one way or another from dispersing themselves randomly not only throughout the five boroughs, but also within each borough. This spatially uneven distributional effect of the very localized concentration of each racial and ethnic group is further corroborated by the following examination of each racial and ethnic group's share of the population in each borough.

Close to two-fifths of the people in the City, 37 percent, were whites in 2005 (Table 2.6). But in the Bronx, whites were disproportionately under-represented: less than one in six of the Bronx's population was white. On the other hand, in Staten Island and Manhattan, whites were unparalleledly over-represented: two-thirds and one-half, respectively. In Brooklyn, whites made up almost two-fifths of the population, while in Queens almost a third of the population were whites (Figure 2.4).

In 2005, blacks' share of the population in both the Bronx (about three in ten) and Brooklyn (about one in three) outnumbered their share of the population in the City (Table 2.6). In each of the other three boroughs, and particularly in Manhattan and Staten Island, blacks' share was disproportionately lower than their share of the population in the City: one in five in Queens, one in eight in Manhattan, and less than one in eleven in Staten Island (Figure 2.4).

Table 2.6
Distribution of Individuals by Race/Ethnicity within Borough
New York City 2005

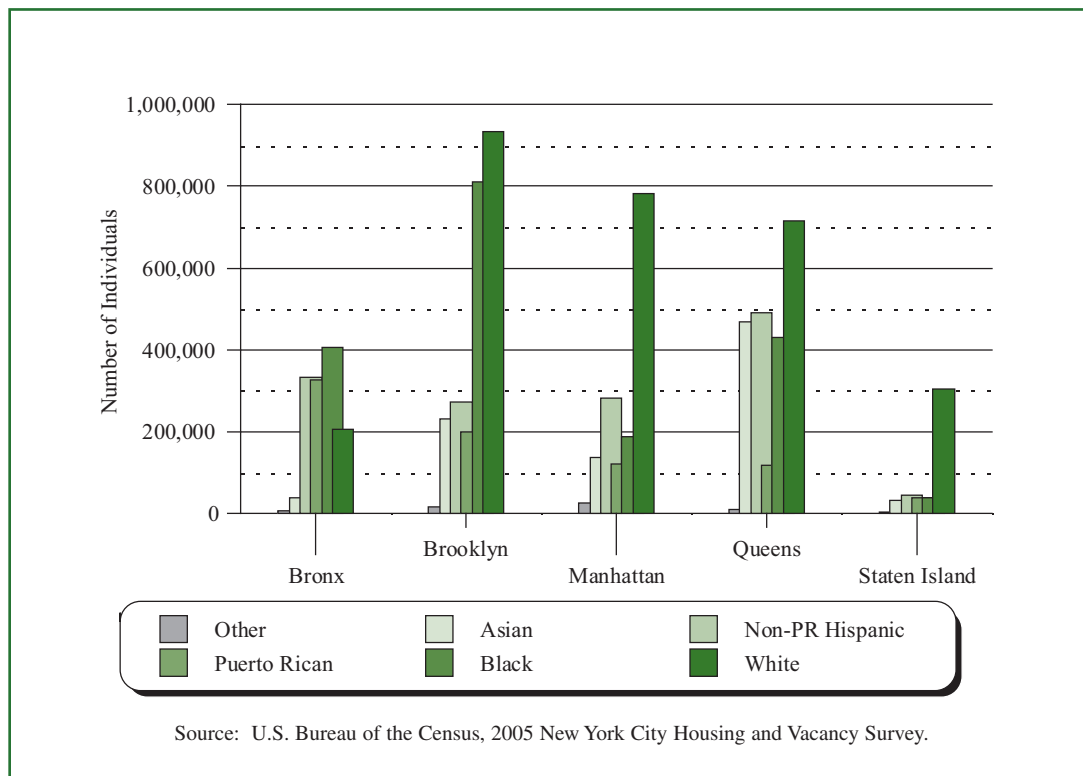
Race/Ethnicity	All	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	36.7%	15.6%	37.8%	50.9%	32.1%	65.9%
Black/African American	23.4%	30.8%	32.9%	12.3%	19.3%	8.3%
Puerto Rican	10.1%	24.9%	8.2%	7.9%	5.2%	8.3%
Non-Puerto Rican Hispanic	17.8%	25.3%	11.1%	18.3%	22.0%	9.7%
Asian	11.3%	3.0%	9.5%	9.0%	21.0%	6.7%
Other	0.8%	0.5%	0.6%	1.6%	0.4%	1.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

Figure 2.4
Population of Individuals by Race/Ethnicity within Borough
New York City 2005



One in ten persons in the City was Puerto Rican in 2005. However, in the Bronx, Puerto Ricans were disproportionately over-represented: one in four were Puerto Rican (Table 2.6). Puerto Ricans' shares in the other boroughs were, consequently, lower than their share of the City's population.

As was the case for Puerto Ricans, non-Puerto Rican Hispanics' share in the Bronx outnumbered their share of the City's population: 25 percent to 18 percent (Table 2.6). Also, a considerably large proportion of persons living in Queens were non-Puerto Rican Hispanics: 22 percent. As a consequence of the high concentration of non-Puerto Rican Hispanics in those two boroughs, their shares in Staten Island and Brooklyn were smaller than their corresponding shares of the City's population, just about one in ten, while the proportion of non-Puerto Rican Hispanics in Manhattan was similar to their borough's share of the City's population: 18 percent (Figure 2.4).

In 2005, 11 percent of the people in the City were Asians (Table 2.6). But the proportion of Asians in Queens was about double their proportion of the population in the City. The proportion of Asians in Brooklyn and Manhattan was about one in ten. However, in Staten Island and the Bronx, Asians' share was 7 percent and 3 percent, respectively.

The protracted surge in the number of non-Puerto Rican Hispanics and Asians in the City and the uniquely differentiated spatial pattern of their residential location preferences generate particular housing situations and needs in the boroughs where the people in these two racial and ethnic groups live. Moreover, their high concentrations in certain sub-borough areas in the boroughs create neighborhood effects. The impacts of these situations—in terms of problems, needs, and/or potentials—will be discussed further in the discussion of household characteristics below.

Age Distribution of the Population

A review of the age of the population serves in understanding the unique housing circumstances under which the population in different age groups lives and, thus, helps in assessing their unique housing needs, since there are variations in the configuration of the household population by age that have significant influence on the housing needs of various age groups in the City.

For the City as a whole, the average age of individuals was 36 in 2005, inching up from three years earlier, when it was 35 (Table 2.7).

However, this city-wide average obscures very substantial variations in the average age of each racial and ethnic group. With an average age of 40, whites were the oldest among the major racial and ethnic groups in the City in 2005 (Table 2.7). Their average age has dwindled slowly from 42 in 1991 to 41 in 1999 to 40 in 2002 and 2005. Conversely, among the major racial and ethnic groups in the City, non-Puerto Rican Hispanics, whose share of the City's population recently surged, as discussed above, were the youngest, with an average age of 31 in 2005, ten years younger than whites.

The average ages of blacks and Puerto Ricans were 6 and 7 years younger than whites in 2005, but their ages have increased markedly since 1991 (Table 2.7). For blacks, the average age was 31 in 1991, 32 in 1999, and 34 in 2005; for Puerto Ricans, it was 29 in 1991, 32 in 1999, and 33 in 2005. The average age of Asians was 36 in 2005, making them the second-oldest group. The average age of Asians has also increased noticeably since 1991, when it was 33.

Table 2.7
Mean Age of Individuals by Race/Ethnicity
New York City, Selected Years 1991 - 2005

Race/Ethnicity^a	1991	1993	1996	1999	2002	2005
All	35.2	35.1	35.0	35.6	35.2	35.7
White	41.5	41.4	41.0	41.4	40.0	40.1
Black/African American	31.1	31.1	31.4	32.4	33.2	34.2
Puerto Rican	28.8	29.7	30.3	31.7	32.1	33.0
Non-Puerto Rican Hispanic	29.9	30.0	30.2	30.3	30.1	30.5
Asian	33.4	33.0	32.9	33.9	34.3	35.6
Other	30.5	30.4	32.4	38.0	32.1	30.7
Non-Report	36.9	--	--	--	--	--

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

- a In 1991 "Other" included American Indians, Aleuts, Eskimos, and all others identified as "Other race." For 1993, 1996, and 1999, "Other" includes only American Indians, Aleuts, and Eskimos. In 2002 and 2005 "Other" includes American Indian or Alaska Native, Hawaiian, Pacific Islander and individuals of more than one race. For 1993-2005 individuals identified as "Other race" or whose race was not reported were allocated among the race categories.

As their average age suggests, whites were under-represented in the youngest age group and over-represented in the older age groups, according to the 2005 HVS. Their share in the age group of less than 18 years was 18 percent, while the City's population in this age group was 24 percent (Table 2.8). At the other end of the age scale, in the age groups of 55-64 and 65 or older, whites' shares were 11 percent and 16 percent, while the shares of the City's population in these age groups were only 9 percent and 11 percent.

The share of non-Puerto Rican Hispanics who were under 18 was 30 percent, much higher than the overall population's share in this age group (Table 2.8). Their share in the oldest age group, 65 or older, on the other hand, was 6 percent, substantially lower than the overall population's share and other groups' shares in this age group. Both underlie this group's lowest mean age.

Asians' share of the economically active age group of 35-54 was 35 percent, 5 percentage points higher than the equivalent share of all individuals in the City in this age group and much higher than Puerto Ricans and Non-Puerto Rican Hispanics (Table 2.8). The age distribution of blacks generally approximated that of all individuals in the City, except that their share of the youngest age group, under 18, was larger than the equivalent share of all individuals, while their share of the oldest age group, 65 or older, was smaller than that of all individuals.

Puerto Ricans' age distribution generally resembled that of non-Puerto Rican Hispanics, except that their share of the youngest age group, under 18, was 31 percent, the highest of all major racial and ethnic groups, while their shares of the two older age groups, 55-64 and 65 or older, were higher than those of non-Puerto Rican Hispanics.

Table 2.8
Distribution of Individuals by Age Group and Mean Age within Race/Ethnicity Categories
New York City 2005

Race/Ethnicity	All	Age Group					Mean Age in Years
		<18	18-34	35-54	55-64	65+	
All	100.0%	24.1%	25.7%	29.7%	9.2%	11.3%	35.7
White	100.0%	18.0%	24.6%	29.8%	11.3%	16.4%	40.1
Black/African American	100.0%	27.2%	24.5%	29.8%	8.8%	9.8%	34.2
Puerto Rican	100.0%	31.2%	23.2%	27.2%	9.1%	9.3%	33.0
Non-Puerto Rican Hispanic	100.0%	29.8%	30.2%	27.7%	6.5%	5.7%	30.5
Asian	100.0%	21.6%	26.5%	34.7%	8.2%	9.0%	35.6
Other	100.0%	30.8%	28.5%	29.6%	*	6.9%	30.7

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

* Too few individuals to report.

As the average age of all persons in the City has barely inched up since 1991 (Table 2.7), the average age of persons in each of the individual boroughs has also been without significant change, except for Staten Island. In the borough, non-Puerto Rican Hispanics' and Puerto Ricans' shares of the borough's population were very small, while whites' share was an unparalleledly high 66 percent. As a result, the average age of persons in the borough gradually increased from 34 in 1991 to 35 in 1996 and to 36 in 2005 (Tables 2.6 and 2.9).

Table 2.9
Mean Age of Individuals by Borough
New York City, Selected Years 1991 - 2005

Borough	1991	1993	1996	1999	2002	2005
All	35.2	35.1	35.0	35.6	35.2	35.7
Bronx ^a	32.6	32.9	32.5	32.9	32.5	33.3
Brooklyn	34.1	33.9	34.1	34.3	34.1	34.8
Manhattan ^a	37.3	37.2	36.8	37.4	37.4	37.5
Queens	36.6	36.5	36.1	37.0	36.3	36.8
Staten Island	34.3	34.7	35.4	35.9	36.3	36.4

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

a Marble Hill in the Bronx.

Gender Distribution of the Population

As has been the case for previous HVSs, according to the 2005 HVS, more persons in the City, 53 percent, were female (Table 2.10). The comparable percentage for the U.S. as a whole was 51 percent, according to the 2005 American Community Survey. However, among persons younger than 18, males were slightly more prevalent: 51 percent. Among persons between 18 and 64, the gender distribution resembled that of all persons in the City. But among persons 65 or older, the proportion of females was disproportionately large: 62 percent.

Table 2.10
Distribution of Individuals by Gender and by Age Group
New York City 2005

Age Group	Number	Gender		
		Both	Male	Female
All Persons	8,011,656	100.0%	47.5%	52.5%
Less Than 18 Years	1,928,823	100.0%	51.3%	48.7%
18-64 Years	5,175,233	100.0%	47.7%	52.3%
65 Years and Older	907,599	100.0%	38.3%	61.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Educational Attainment of the Population

An individual's level of educational attainment has a pronounced association with his or her employability and resulting ability to work in certain industries and to have certain types of jobs. Then, depending on the occupational categories of jobs individuals hold, their level of earnings, benefits, and job security can, in turn, be largely determined. Thus, the concatenation of the effects of individuals' educational-attainment levels, their jobs, and their commensurate earnings and benefits determines how much individuals can potentially afford for housing. Consequently, it is compelling to analyze data on educational attainment among individuals aged 18 and older.

According to recent HVSs, the level of educational attainment in the City has improved remarkably. Between 1996 and 2005, the proportion of individuals who had at least graduated from high school increased from 75 percent to 80 percent (Table 2.11). The improvement was experienced by every major racial and ethnic group, except for Asians. The improvement for whites, Puerto Ricans, and non-Puerto Rican Hispanics was exceptional.

When educational attainment is measured by the percentage of individuals who have graduated from college, again New Yorkers became better educated over the nine-year period, going from 26 percent in 1996 to 32 percent in 2005 (Table 2.11).

In 2005, whites were the best educated: 92 percent had finished at least high school and 49 percent had graduated at least from college (Table 2.11). Applying the measure of "at least a high school graduate,"

Table 2.11
Distribution of Educational Attainment among Individuals Aged 18 or Over
in All Households by Race/Ethnicity
New York City Selected Years 1996 – 2005

Race/Ethnicity	Year	Educational Attainment				
		All	Less than 12 Years	High School Graduate	13-15 Years	At Least College Graduate
All	2005	100.0%	20.4%	27.3%	20.0%	32.3%
	2002		22.4%	27.3%	19.9%	30.4%
	1999		22.6%	28.5%	19.7%	29.2%
	1996		24.7%	29.7%	20.0%	25.7%
White	2005	100.0%	8.3%	24.2%	18.5%	49.0%
	2002		10.8%	24.4%	17.9%	47.0%
	1999		11.7%	27.7%	16.6%	44.0%
	1996		14.9%	29.0%	18.5%	37.6%
Black/African American	2005	100.0%	22.3%	32.5%	24.5%	20.7%
	2002		23.3%	31.4%	25.7%	19.6%
	1999		21.7%	33.0%	27.8%	17.5%
	1996		25.2%	32.8%	25.1%	16.8%
Puerto Rican	2005	100.0%	35.2%	30.7%	21.9%	12.2%
	2002		39.0%	31.7%	20.2%	9.1%
	1999		41.3%	27.7%	21.1%	10.0%
	1996		42.7%	30.0%	19.0%	8.3%
Non-Puerto Rican Hispanic	2005	100.0%	36.6%	29.1%	18.7%	15.7%
	2002		39.5%	27.8%	19.6%	13.2%
	1999		41.8%	26.5%	17.8%	13.8%
	1996		43.3%	28.1%	17.5%	11.1%
Asian	2005	100.0%	23.9%	23.0%	16.1%	37.0%
	2002		25.9%	25.5%	15.3%	33.3%
	1999		23.4%	24.9%	15.1%	36.6%
	1996		23.0%	25.9%	17.8%	33.2%
Other ^a	2005	100.0%	12.6%	21.7%	30.3%	35.4%
	2002		12.3%	27.4%	27.0%	33.2%
	1999		14.8%*	38.7%	22.7%	23.8%
	1996		28.4%	33.8%	21.4%	16.4%*

Sources: U.S. Bureau of the Census, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

* Since the number of individuals is small, interpret with caution.

a For 1996 and 1999 “Other” includes only American Indians, Aleuts, and Eskimos. In 2002 and 2005 “Other” includes American Indian, Alaska Native, Hawaiian, Pacific Islander and individuals of more than one race. Individuals whose race was not reported were allocated among the race categories.

blacks' educational attainment was second. Applying the measure of "at least a college graduate," Asians' educational attainment was second. The proportions of individuals with at least a high school diploma and at least a college degree were 78 percent and 21 percent for blacks and 76 percent and 37 percent for Asians in 2005.

Applying both the lower and higher educational attainment measures, both Puerto Ricans' and non-Puerto Rican Hispanics' educational attainment improved substantially between 1996 and 2005 (Table 2.11). However, in 2005, Puerto Ricans and non-Puerto Rican Hispanics still had much lower educational attainment levels compared to those in the other major racial and ethnic groups: 65 percent and 63 percent respectively had at least graduated from high school; and 12 percent and 16 percent respectively had at least graduated from college.

The improvement in whites' higher educational attainment in the nine-year period between 1996 and 2005 was extraordinary: the proportion of whites who had received at least a college degree jumped by 11.4 percentage points to 49 percent in 2005.

The 2005 HVS reports that individuals in owner households had substantially higher educational attainment levels than those in renter households. Of individuals in owner households, 87 percent had at least finished high school and 37 percent had graduated at least from college. On the other hand, the corresponding educational attainment levels among individuals in renter households were 76 percent and 29 percent respectively (Tables 2.12 and 2.13).

Table 2.12
Distribution of Educational Attainment Among Individuals Aged 18 or Over
in Owner Households by Race/Ethnicity
New York City 2005

Race/Ethnicity	Educational Attainment				
	All	Less than 12 Years	High School Graduate	13-15 Years	At Least College Graduate
All	100.0%	13.3%	27.6%	21.7%	37.4%
White	100.0%	8.3%	26.8%	19.2%	45.7%
Black/African American	100.0%	15.5%	31.0%	27.3%	26.2%
Puerto Rican	100.0%	21.2%	32.9%	26.9%	19.0%
Non-Puerto Rican Hispanic	100.0%	22.6%	27.4%	25.8%	24.2%
Asian	100.0%	20.4%	23.2%	16.6%	39.7%
Other	100.0%	**	24.6%*	34.5%	27.2%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

Table 2.13
Distribution of Educational Attainment among Individuals Aged 18 or Over
in Renter Households by Race/Ethnicity
New York City 2005

Race/Ethnicity	Educational Attainment				
	All	Less than 12 Years	High School Graduate	13-15 Years	At Least College Graduate
All	100.0%	24.5%	27.1%	19.0%	29.4%
White	100.0%	8.3%	21.9%	17.9%	51.9%
Black/African American	100.0%	26.1%	33.3%	22.9%	17.7%
Puerto Rican	100.0%	39.1%	30.0%	20.6%	10.3%
Non-Puerto Rican Hispanic	100.0%	39.8%	29.5%	17.1%	13.7%
Asian	100.0%	26.3%	22.8%	15.8%	35.1%
Other	100.0%	11.9%*	20.1%	27.9%	40.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Since the number of individuals is small, interpret with caution.

Aside from whites, this differentiated educational attainment pattern by tenure holds true for all major racial and ethnic groups. For whites, there was no difference in the proportion of individuals who had at least graduated from high school in either owner or renter households. However, unexpectedly, among whites the proportion of individuals who had at least graduated from college was higher in renter households than in owner households: 52 percent versus 46 percent (Figures 2.5 and 2.6).

Among owner households, 79 percent of Puerto Ricans and 77 percent of non-Puerto Rican Hispanics had at least graduated from high school, and 19 percent and 24 percent respectively had at least graduated from college (Table 2.12). The corresponding levels of lower and higher educational attainment were 92 percent and 46 percent for whites, 85 percent and 26 percent for blacks, and 80 percent and 40 percent for Asians (Figure 2.6). The effects of the various educational levels attained by different racial and ethnic groups on income will be discussed in the next chapter, "Household Incomes."

In terms of the proportion of individuals who had at least graduated from high school as a measure of educational attainment, Staten Island, where 89 percent had done so, was the highest, according to the 2005 HVS (Table 2.14). However, if the proportion of individuals who had at least graduated from college is applied to measure educational attainment, then Manhattan was highest, with 55 percent having done so. Among those in the remaining three boroughs, individuals in Queens had higher levels of both lower and higher educational attainment than individuals in the other two boroughs: 81 percent and 30 percent respectively, followed by Brooklyn with 77 percent and 27 percent and the Bronx with 69 percent and 19 percent respectively (Figure 2.7 and Map 2.6).

Figure 2.5
Level of Educational Attainment by Race/Ethnicity
of Individuals Aged 18 or Over in Renter Households
New York City 2005

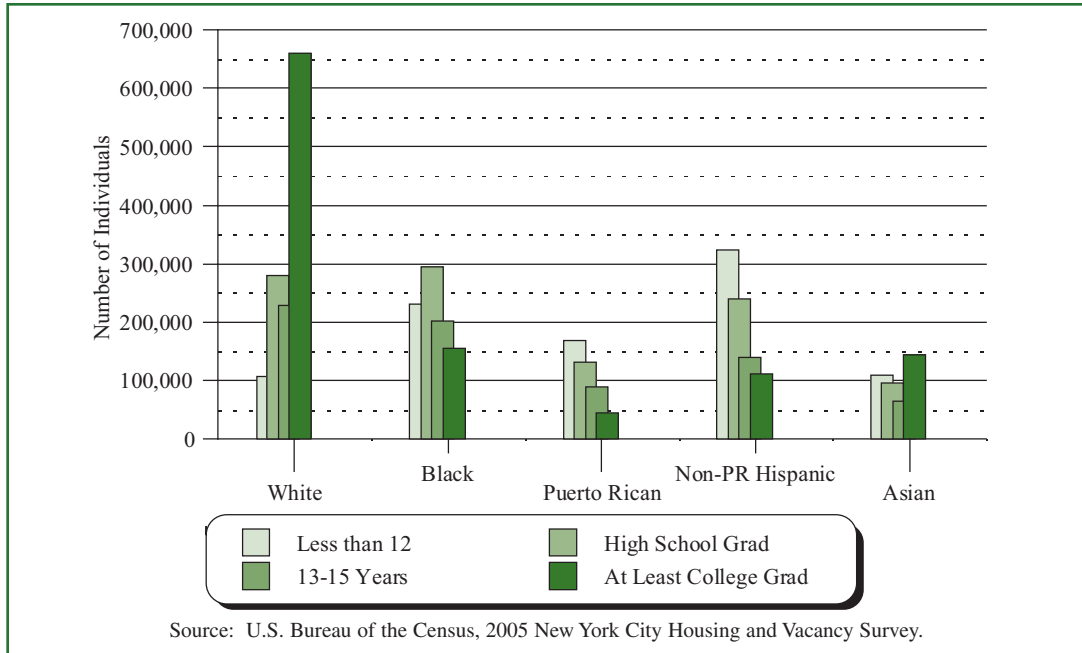


Figure 2.6
Level of Educational Attainment by Race/Ethnicity
of Individuals Aged 18 or Over in Owner Households
New York City 2005

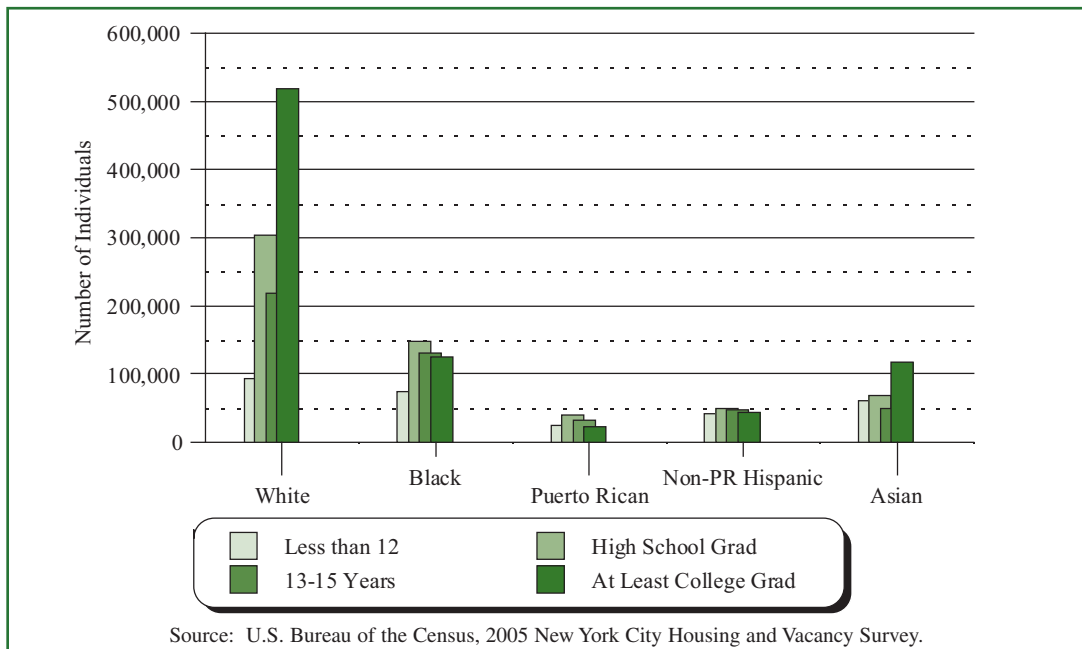


Table 2.14
Distribution of Educational Attainment among Individuals
Aged 18 or Over by Borough
New York City 2005

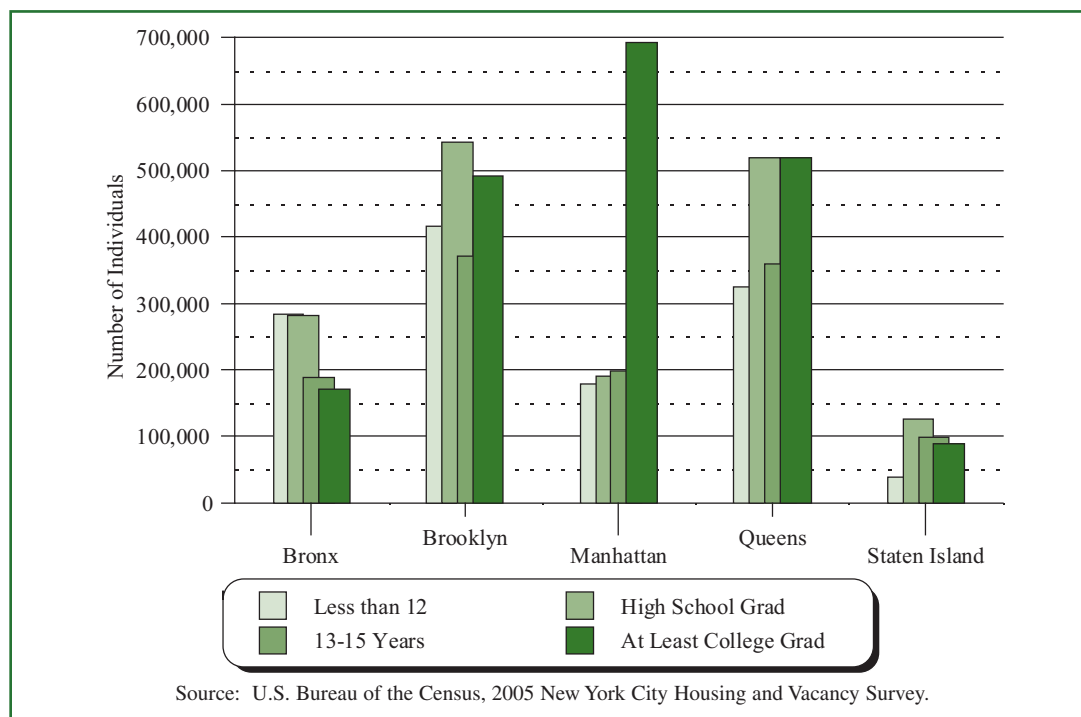
Borough	Educational Attainment				At Least College Graduate
	All	Less than 12 Years	High School Graduate	13-15 Years	
All	100.0%	20.4%	27.3%	20.0%	32.3%
Bronx ^a	100.0%	30.6%	30.5%	20.4%	18.5%
Brooklyn	100.0%	22.8%	29.8%	20.3%	27.0%
Manhattan ^a	100.0%	14.2%	15.1%	15.7%	55.0%
Queens	100.0%	18.9%	30.1%	20.9%	30.1%
Staten Island	100.0%	10.9%	35.8%	27.9%	25.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

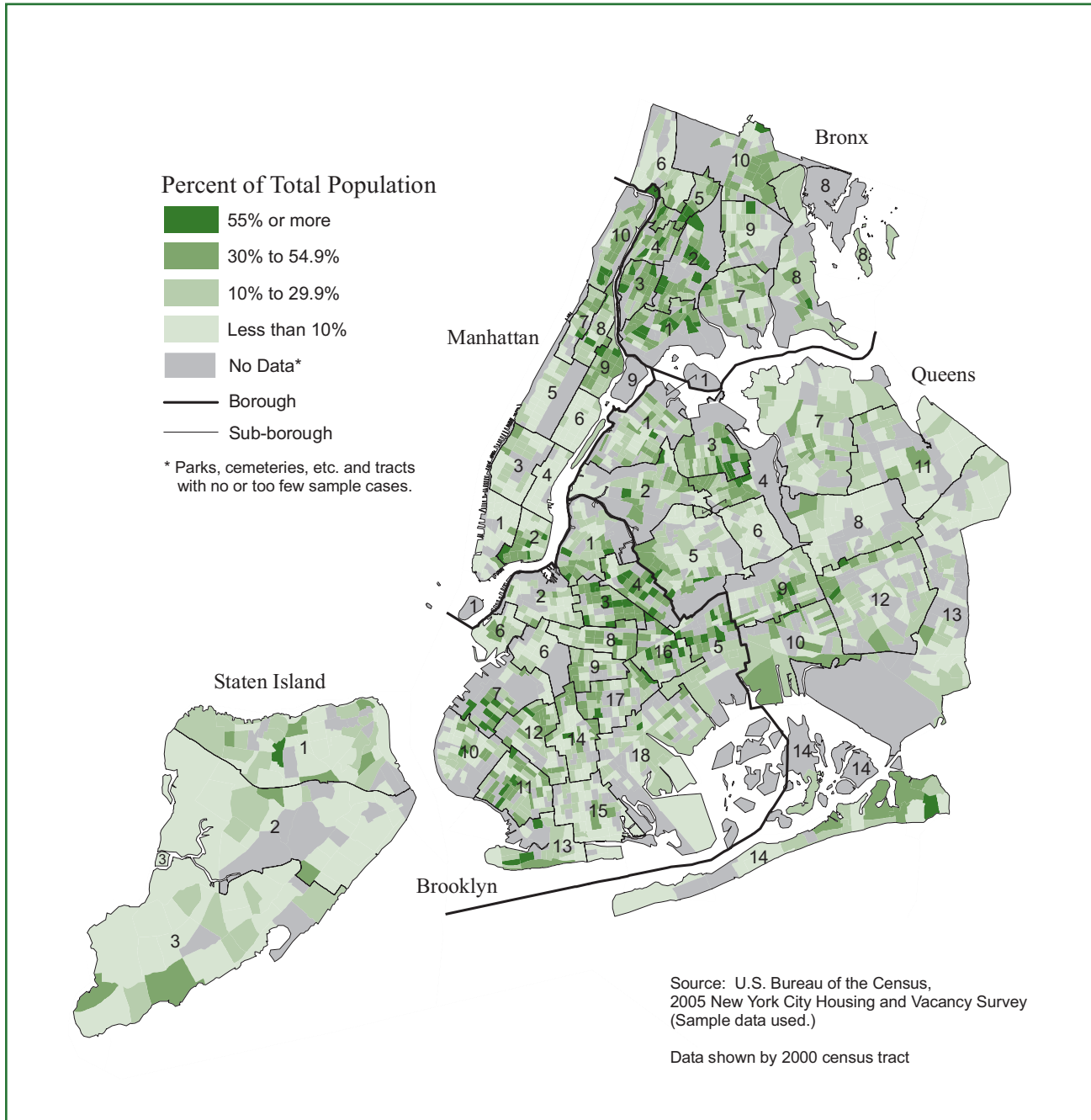
Note:

a Marble Hill in the Bronx.

Figure 2.7
Level of Educational Attainment of Individuals Aged 18 or Over by Borough
New York City 2005



Map 2.6
Percentage of Population Age 18 and Over
with Less than 12 Years of Education
New York City 2005



Educational attainment can be very usefully compared with other population characteristics—such as labor and employment characteristics—to illuminate the pronounced effects of changes in such characteristics on income and the commensurate affordability of housing. In this context, the level of educational attainment will be further discussed in association with income, employment, and labor issues in Chapter 3, “Household Incomes.”

Households

Spatial Variation of Households

Households equate to occupied housing units. According to the 2005 HVS, the number of households in the City was 3,038,000 (Table 2.15). The geographical distribution of households in the City by borough very closely resembled that of the population, as has been the case in the past, since a household is all persons occupying a housing unit. As the population count suggests, Brooklyn was the largest borough, capturing the largest share of the City’s households: 878,000 or 29 percent of all households in the City. Queens, where 787,000 households or 26 percent of all households in the City resided, was the second-largest borough. Manhattan was third, with 738,000 households or 24 percent of the City’s households. In the Bronx, 472,000 households or 16 percent of the City’s households resided, which amounts to a little more than half the number of households in Brooklyn. Staten Island, the least populous borough in the City, captured 164,000 households or 5 percent of the households in the City.

Racial and Ethnic Variation of Households

According to the 2005 HVS, except for blacks, each racial and ethnic group’s share of all households in the City in 2005 was basically the same as in 2002. The number of white households in the City was 1,331,000, or 44 percent of all households in the City (Table 2.16). During the same three-year period, blacks’ proportion of the City’s households slipped by 1.1 percentage points to 22.8 percent in 2005.

Variation of Households by Tenure

Since 1993, owner households’ proportion of all households in the City, the so-called “ownership rate,” has steadily increased, without interruption, from 29.8 percent in 1991 to 31.9 percent in 1999 and to 33.3 percent in 2005. Consequently, renter households’ proportional share in the City has gradually declined from 70.2 percent in 1991 to 68.1 percent in 1999 and to 66.7 percent in 2005. However, in 2005 New York City was still predominantly a city of renters, as two-thirds of the households in the City were renters in 2005 (Table 2.17).

Spatial Variation of Households by Tenure

The tenure pattern in each borough approximates that of the City as a whole, except for Queens and Staten Island. In the Bronx, Brooklyn, and Manhattan, more than seven out of ten households were renters, while only half of the households in Queens and one in three households in Staten Island were renters (Table 2.15).

Table 2.15
Number and Distribution of Households by Borough and Tenure
New York City 2005

Borough	Tenure		
	All	Owners	Renters
All	3,037,996	1,010,370	2,027,626
Bronx ^a	472,246	104,400	367,846
Brooklyn	877,552	255,955	621,597
Manhattan ^a	737,768	174,179	563,589
Queens	786,766	365,040	421,726
Staten Island	163,663	110,795	52,868
Within Tenure			
All	100.0%	100.0%	100.0%
Bronx ^a	15.5	10.3	18.1
Brooklyn	28.9	25.3	30.7
Manhattan ^a	24.3	17.2	27.8
Queens	25.9	36.1	20.8
Staten Island	5.4	11.0	2.6
Within Borough			
All	100.0%	33.3	66.7
Bronx ^a	100.0%	22.1	77.9
Brooklyn	100.0%	29.2	70.8
Manhattan ^a	100.0%	23.6	76.4
Queens	100.0%	46.4	53.6
Staten Island	100.0%	67.7	32.3

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: a Marble Hill in the Bronx.

The geographical pattern within tenure is not parallel to that of all households in the City: 36 percent of owner households in the City were located in Queens, while only 26 percent of all households lived there in 2005 (Table 2.15). As a result of the great preponderance of owner households in Queens, the proportions of owner households in the balance of the boroughs were accordingly under-represented compared to the respective boroughs' share of all households, except for Staten Island. Specifically, in Brooklyn, with the largest share of the City's households, 29 percent, the proportion of owner households there was only 25 percent. Manhattan, where 24 percent of the City's households resided, only captured 17 percent of owner households. The Bronx, with 16 percent of all households in the City, had only 10

percent of its owner households. On the other hand, Staten Island captured 11 percent of owner households, while it had only 5 percent of the households in the City.

Table 2.16
Distribution of All Households by Race/Ethnicity of Householder
New York City 2002 and 2005

Race/Ethnicity	2002		2005	
	Number	Percent	Number	Percent
All	3,005,318	100.0%	3,037,996	100.0%
White	1,334,138	44.4%	1,330,514	43.8%
Black/African American	717,576	23.9%	691,370	22.8%
Puerto Rican	267,973	8.9%	289,998	9.5%
Non-Puerto Rican Hispanic	403,023	13.4%	418,452	13.8%
Asian	265,392	8.8%	285,309	9.4%
Other	17,216	0.6%	22,353	0.7%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Table 2.17
Percent of Households by Tenure
New York City, Selected Years 1991-2005

Tenure	Year					
	1991	1993	1996	1999	2002	2005
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Percent Renter	70.2%	71.0%	70.0%	68.1%	67.3%	66.7%
Percent Owner (Homeownership Rate)	29.8%	29.0%	30.0%	31.9%	32.7%	33.3%

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Ownership Rates by Race and Ethnicity

In 2005, one-third of the households in the City were owner households, and two-thirds were renter households (Table 2.18). However, the ownership rate, or the proportion of owner households, was far from uniform for every racial and ethnic group. White households had the highest ownership rate, 43.6 percent, while Puerto Rican and non-Puerto Rican Hispanic households had the lowest: a mere 15.9 percent and 16.6 percent respectively, about half the city-wide rate. Asian households had the second-highest homeownership rate, 37.6 percent. The rate for black households was 29.1 percent.

Table 2.18
Distribution of Households by Tenure within Race/Ethnic Group of Householder
New York City 2005

Race/Ethnicity	Total	Renter	Owner
All	100.0%	66.7%	33.3%
White	100.0%	56.4%	43.6%
Black/African American	100.0%	70.9%	29.1%
Puerto Rican	100.0%	84.1%	15.9%
Non-Puerto Rican Hispanic	100.0%	83.4%	16.6%
Asian	100.0%	62.4%	37.6%
Other	100.0%	70.4%	29.6%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Recalling that whites' share of all households in the City was 43.8 percent, while the shares of blacks, Puerto Ricans, non-Puerto Rican Hispanics, and Asians were 22.8 percent, 9.5 percent, 13.8 percent, and 9.4 percent respectively, the distributional pattern of each racial and ethnic group's share of renter households roughly mirrored that of all households, with blacks, Puerto Ricans, and non-Puerto Rican Hispanics having a little larger share, and whites and Asians having a smaller share (Table 2.19).

Table 2.19
Distribution of Households by Race/Ethnicity of Householder within Tenure Group
New York City 2005

Race/Ethnicity	Total	Owner	Renter
All	100.0%	100.0%	100.0%
White	43.8%	57.4%	37.0%
Black/African American	22.8%	19.9%	24.2%
Puerto Rican	9.5%	4.6%	12.0%
Non-Puerto Rican Hispanic	13.8%	6.9%	17.2%
Asian	9.4%	10.6%	8.8%
Other	0.7%	0.7%	0.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

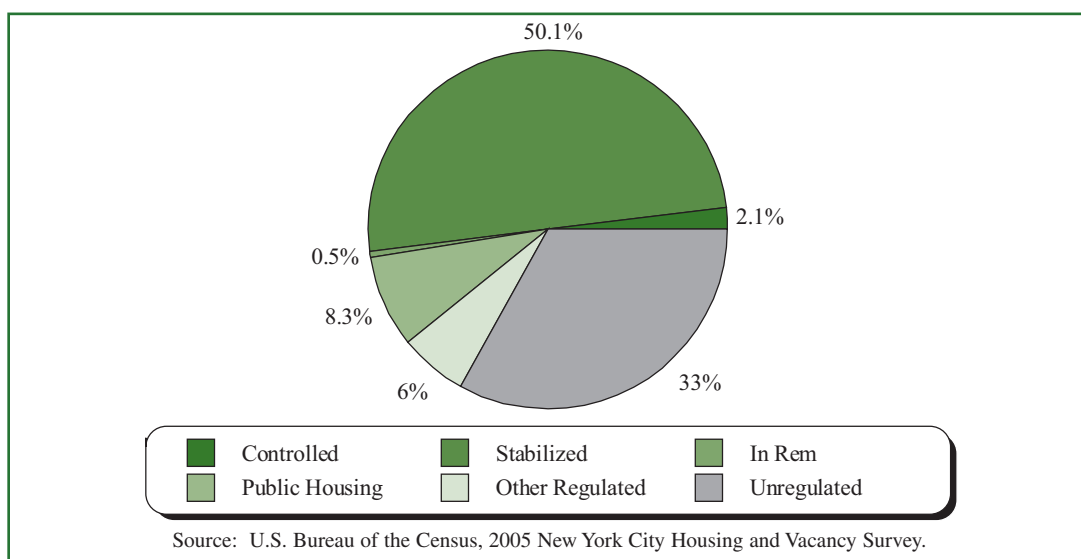
However, each racial and ethnic group's share of owner households was markedly different. Unlike all households and renter households, the majority of owner households were whites, 57.4 percent, while whites' equivalent proportions among all households and among renter households were 43.8 percent and 37.0 percent respectively (Table 2.19). Blacks' share of renter households was 24.2 percent; their share of owner households was 19.9 percent. Non-Puerto Rican Hispanics made up 17.2 percent of renter households, while their share of owner households was noticeably small, 6.9 percent. Puerto Ricans' share of renter households was 12.0 percent, while their share of owner households was only 4.6 percent. Asians' share of renter households was 8.8 percent; their share of owner households was 10.6 percent.

Variation of Households by Rent-Regulation Status

New York City's rental housing market is preponderantly regulated. This regulated rental housing market protects the overwhelming majority of renters in the City. The 2005 HVS reports that, of the 2,028,000 renter households in the City, two-thirds or 1,359,000 were rent-controlled or rent-regulated by some form of federal, State, or City law or regulation (Table 2.20). The rent-controlled and regulated categories by which HVS data on rental units are classified include the following: rent-controlled units, rent-stabilized units (in buildings built before 1947 and in buildings built in 1947 or later), Mitchell-Lama units, Public Housing units, *in rem* units, and "other-regulated" units (HUD-regulated units, Loft Board units, Article 4 units, and Municipal Loan Program units). The remaining residential rental units that are not covered in any of the above categories are classified as rent-unregulated units, which are in either rental buildings or private cooperative or condominium buildings.⁴

Of all renter households, 1,016,000, or about half, were in rent-stabilized units, while 43,000, or 2 percent, were in rent-controlled units (Table 2.20). Another 300,000 renter households, or 15 percent, resided in Public Housing (8 percent), Mitchell-Lama (3 percent), *in rem* (0.5 percent), or "other-regulated" (3 percent) units.

Figure 2.8
Distribution of Renter Households by Rent Regulation Status
New York City 2005



4 "Controlled" units have their rents regulated under the provisions of the Local Emergency Rent Control Law of 1962. "Stabilized" units have their rents regulated under the provisions of the Rent Stabilization Law of 1969 and the Emergency Tenant Protection Act of 1974. "Mitchell-Lama rental" units are in buildings constructed under the provisions of Article 2 of the PHFL. Rents of these units are directly regulated; adjustments are based on changes in operating costs, debt structure, and profitability in the particular project and must be approved by the appropriate State or City agency. "Other-regulated" units are regulated outside the rent-control and rent-stabilization systems and are primarily units in buildings that have received subsidies through federal, State, or local low-income housing programs, such as HUD's Section 8 New Construction and Substantial Rehabilitation and 221(d)3 Programs, the Article 4 Program, the rents of which are regulated under the provisions of these programs, and the Municipal Loan Program. This category also includes some unsubsidized but rent-regulated loft units. "Unregulated" units have either never been subject to rent regulation or were at one time rent regulated but subsequently have become unregulated. "Public Housing" units are owned and operated by the New York City Housing Authority. "*In rem*" units are in buildings that are owned by the City of New York as a result of an *in rem* proceeding against the previous owner for failure to pay real estate taxes or other City charges. More extensive definitions of these six regulatory categories, together with descriptions of the procedures used to categorize sample units, are provided in Appendix C, "Definitions of Rent-Regulation Status."

On the other hand, 669,000 renter households, or 33 percent of all renter households, resided in units whose rents were unregulated by government laws or regulations. Instead, their rents were basically determined by various housing market forces (Table 2.20 and Figure 2.8).

Table 2.20
Number and Distribution of Renter Households by Regulatory Status
New York City 2005

Regulatory Status	Number	Percent
All	2,027,626	100.0%
Controlled	43,317	2.1%
Stabilized	1,015,655	50.1%
Pre-1947	726,070	35.8%
Post-1947	289,584	14.3%
Mitchell-Lama Rental	58,944	2.9%
<i>In Rem</i>	10,158	0.5%
Public Housing	167,539	8.3%
Other Regulated ^a	63,303	3.1%
Unregulated	668,711	33.0%
In Rental Buildings	624,818	30.8%
In Coops/Condos	43,893	2.2%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: a Other regulated includes HUD, Article 4 and Loft Board regulated units.

The rental housing markets in Manhattan and the Bronx are very much synonymous with the regulated market. In Manhattan, an overwhelming majority of renter households, 77 percent, resided in rent-controlled, rent-stabilized, or various other rent-regulated units (Table 2.21). More than three-fifths of the renter households in the borough resided in either rent-stabilized units (58 percent) or rent-controlled units (4 percent). Only 23 percent of the households in the borough resided in units whose rents were determined largely by housing market forces.

An overwhelming majority of housing units in the Bronx, more than four-fifths, were rent-controlled and rent-regulated units. In the borough, as in Manhattan, a disproportionately large number of renter households, three-fifths, resided in rent-stabilized units (59 percent) or rent-controlled units (1 percent) (Table 2.21). More than one-fifth of the renter households in the borough resided in the following other types of rent-regulated units: Public Housing (10 percent), Mitchell-Lama units (6 percent), and “other-regulated” (5 percent) units (Figure 2.9), leaving the Bronx with the smallest proportion of rent unregulated units of any borough, just 18 percent.

Compared to the city-wide distribution of households in rent-stabilized and rent-controlled units, in Brooklyn the proportion of households in such units was smaller and the consequent proportion in unregulated units was larger: 45 percent and 39 percent respectively (Table 2.21). The borough's distribution for other types of rent-regulated units very much mirrored the city-wide distribution. In Queens, most households resided in either market-rate units (46 percent) or rent-stabilized and rent-controlled units (48 percent). In Staten Island, which was developed later than the other boroughs, more than seven in ten renter households were in market-rate units. Most of the other renter households in the borough lived in rent-stabilized units (16 percent).

Table 2.21
Distribution of Renter Households by Regulatory Status within Boroughs
New York City 2005

Regulatory Status	All	Bronx^a	Brooklyn	Manhattan^a	Queens	Staten Island
Number	2,027,626	367,846	621,597	563,589	421,726	52,868
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	1.1%*	1.7%	4.1%	1.3%	**
Stabilized	50.1%	59.0%	43.5%	57.6%	46.3%	15.9%
Pre-1947	35.8%	45.3%	33.1%	45.3%	23.0%	**
Post-1947	14.3%	13.7%	10.4%	12.3%	23.3%	13.3%
Mitchell-Lama Rental	2.9%	6.0%	2.9%	2.1%	1.4%	**
<i>In Rem</i>	0.5%	**	**	1.3%	**	**
Public Housing	8.3%	10.3%	9.6%	9.0%	4.0%	**
Other Regulated ^b	3.1%	5.4%	3.1%	3.1%	1.2%	**
Unregulated	33.0%	17.9%	39.1%	22.8%	45.7%	72.6%
In Rental Buildings	30.8%	16.6%	38.1%	19.8%	42.2%	70.6%
In Coops/Condos	2.2%	1.2%	1.1%	3.0%	3.5%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

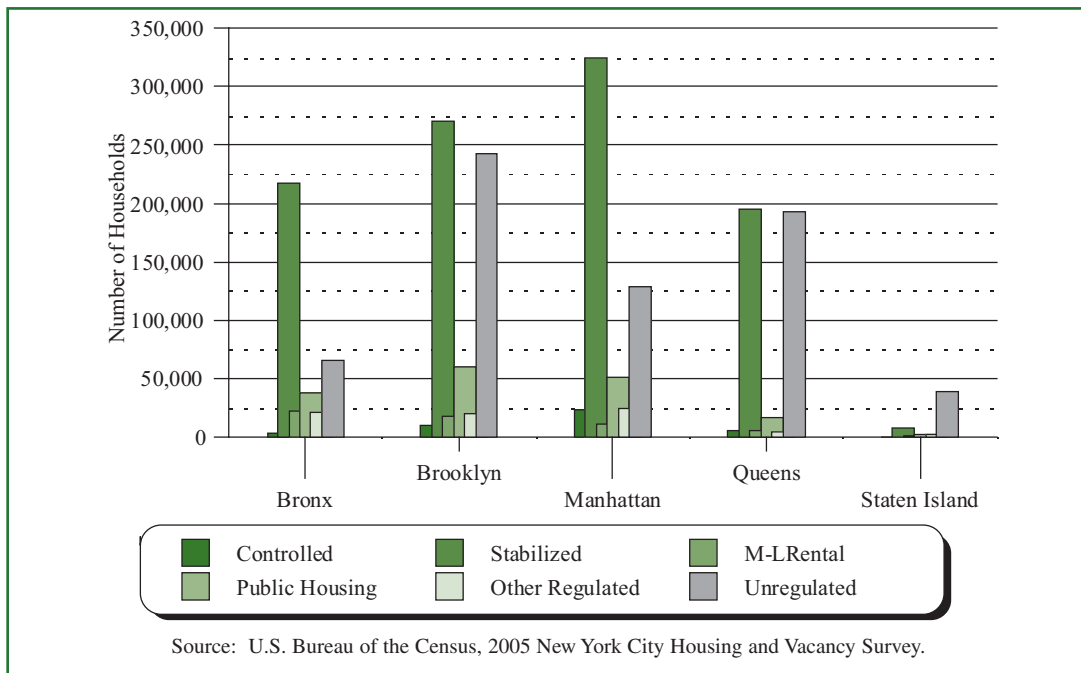
a Marble Hill in the Bronx.

b Other regulated includes HUD, Article 4 and Loft Board regulated units.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Figure 2.9
Households by Rent Regulation Status within Borough
New York City 2005



Racial and Ethnic Variation of Households by Rent-Regulation Status

In 2005, 67 percent of the renter households in the City lived in units regulated by federal, State, or City laws and regulations, while one third lived in units whose rents were unregulated, as discussed above. However, when the distribution of households by rent-regulation status within each racial and ethnic group is reviewed, the city-wide pattern for all renter households by rent-regulation status does not always hold. White households' distribution by rent-regulation status approximated that of all renter households, except that their proportion was noticeably smaller in Public Housing units and larger in unregulated units and rent-controlled units (Table 2.22).

For Puerto Rican households, four-fifths lived in rent-controlled or rent-regulated units, while the remaining two in ten lived in unregulated units, the lowest proportion among all major racial and ethnic groups (Table 2.22). One-fifth of Puerto Rican households lived in Public Housing units, the highest proportion among all major racial and ethnic groups and more than twice the proportion of all households that lived in this rental category. Black households' distribution by rent-regulation status was similar to Puerto Ricans' distribution, except that considerably more black households lived in unregulated units, while somewhat fewer black households lived in Public Housing units (Figure 2.10).

A disproportionately large proportion of non-Puerto Rican Hispanic households, three-fifths, lived in rent-stabilized units, while a much smaller proportion lived in other types of regulated units, such as Public Housing units (Table 2.22).

In 2005, about nine in ten Asian households in the City lived in either rent-stabilized units (47 percent) or unregulated units (45 percent) (Table 2.22), the highest proportion living in unregulated housing of any group.

Table 2.22
Distribution of Renter Households by Rent Regulation Status
within Race/Ethnicity of Householder
New York City 2005

Regulatory Status	All	White	Black/ African American	Puerto Rican	Non-PR Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	3.8%	1.2%	**	1.2%	**	**
Stabilized	50.1%	51.0%	44.5%	46.7%	59.7%	46.9%	54.4%
Pre-1947	35.8%	34.0%	31.0%	36.0%	47.9%	32.5%	39.9%
Post-1947	14.3%	17.0%	13.5%	10.8%	11.9%	14.4%	**
Mitchell Lama Rental	2.9%	2.2%	4.8%	3.6%	2.0%	1.8%*	**
<i>In Rem</i>	0.5%	**	1.1%	**	**	**	**
Public Housing	8.3%	1.8%	16.2%	20.7%	5.3%	2.7%	**
Other Regulated	3.1%	1.6%	3.5%	6.6%	3.6%	3.2%	**
Unregulated	33.0%	39.6%	28.7%	20.7%	27.4%	44.6%	29.9%
In Rental Buildings	30.8%	36.7%	27.8%	19.4%	25.1%	41.5%	27.3%
In Coops/Condos	2.2%	2.9%	1.0%	1.3%*	2.3%	3.1%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

Figure 2.10
Households by Rent Regulation Status by Race/Ethnicity
New York City 2005

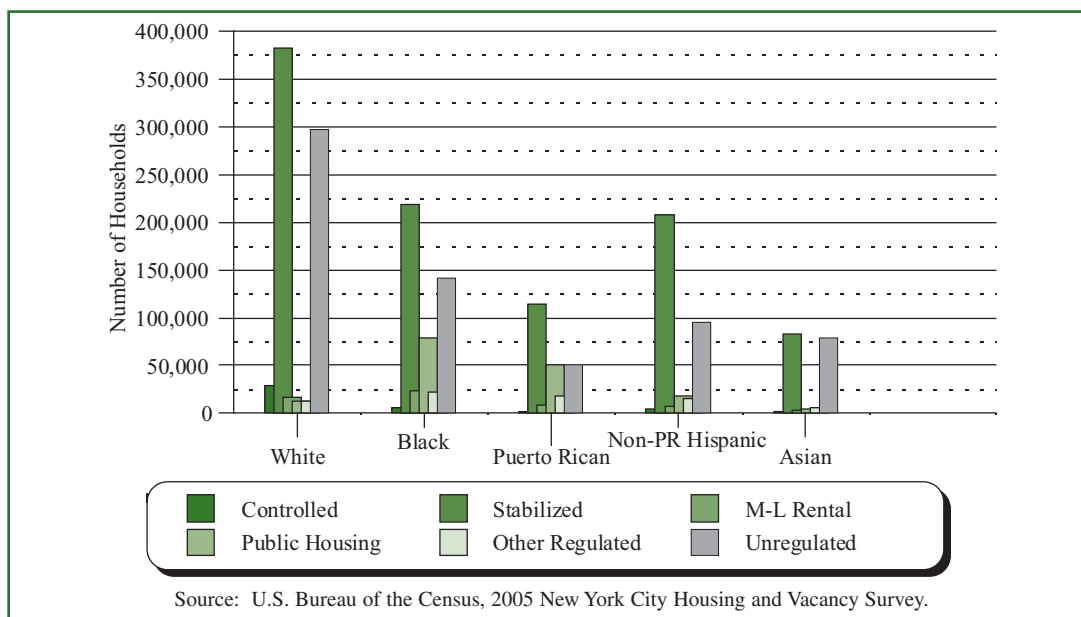


Table 2.23
Distribution of Renter Households by Race/Ethnicity of Householder
within Rent Regulation Categories
New York City 2005

Regulatory Status	All	White	Black/ African American	Puerto Rican	Non-PR Hispanic	Asian	Other
All	100.0%	37.0%	24.2%	12.0%	17.2%	8.8%	0.8%
Controlled	100.0%	66.2%	14.1%	**	9.6%	**	**
Stabilized	100.0%	37.7%	21.5%	11.2%	20.5%	8.2%	0.8%
Pre-1947	100.0%	35.1%	20.9%	12.1%	23.0%	8.0%	0.9%
Post-1947	100.0%	44.1%	22.8%	9.1%	14.3%	8.9%	**
Mitchell-Lama Rental	100.0%	27.8%	39.5%	14.8%	11.6%	5.3%*	**
<i>In Rem</i>	100.0%	**	53.0%	** ^a	** ^a	**	**
Public Housing	100.0%	7.9%	47.3%	30.1%	11.1%	2.8%	**
Other Regulated	100.0%	18.8%	26.8%	25.4%	20.1%	8.9%	**
Unregulated	100.0%	44.5%	21.1%	7.6%	14.3%	11.9%	0.7%
In Rental Buildings	100.0%	44.1%	21.8%	7.6%	14.0%	11.8%	0.7%
In Coops/Condos	100.0%	49.8%	11.0%	7.5%*	18.4%	12.5%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of householders is small, interpret with caution.

** Too few households to report.

a Hispanic (Puerto Rican and non-Puerto Rican Hispanic together) households are 43.3 percent of *in rem* households.

Reviewing the data on households by race and ethnicity within each rent-regulation category shows much more clearly which units served which racial and ethnic groups. Rent-controlled units mostly served white households. Two-thirds of the householders in the 43,000 rent-controlled units in the City were white, while about one in seven were black in 2005 (Tables 2.20 and 2.23). The median age of householders in rent-controlled units was 69, with almost two-thirds being 65 years old or older, and three-fifths being single-person households (Table 2.24). In short, most householders in rent-controlled units were single elderly people.

At the same time, almost two-fifths of households in the 1,016,000 rent-stabilized units were white, while another two-fifths were almost evenly divided into either black or non-Puerto Rican Hispanic households (Tables 2.20 and 2.23). The pattern of racial and ethnic distribution for the 726,000 households in such units built before 1947 closely resembled that for households in all rent-stabilized units, since the majority of rent-stabilized units were in such old buildings. However, the pattern for households in the 290,000 rent-stabilized units in buildings built in or after 1947 was noticeably different: more than two-fifths of the households in such units were white, while the proportion of non-Puerto Rican Hispanic households in this category was only one in seven.

Table 2.24
Characteristics of Householders in Rent Controlled Units
New York City 2005

Characteristics	Number or Percent
Number	43,317
Male	19,054 (44.0%)
Female	24,263 (56.0%)
Age Distribution	
Under 45	10.5%
45 – 54	5.9%
55 – 64	19.7%
65 – 74	25.7%
75 +	38.3%
Median Age ^a	69
Race/Ethnicity	100.0%
White	66.2%
Black/African-American	14.1%
Puerto Rican	**
Non-Puerto Rican Hispanic	9.6%
Asian	**
Number of Persons in Household (Mean)	1.76
One	59.6%
Two	26.8%
Three +	13.6%
Median Income (2004 dollars)	\$22,176

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Among whites, 45.1% are age 75 or older, a considerably larger proportion than for any other ethnic group.

* Since the number of householders is small, interpret with caution.

** Too few householders to report.

The 10,000 *in rem*, 168,000 Public Housing, and 59,000 Mitchell-Lama units in the City predominantly served black households in 2005. More than half of the households in *in rem* units, almost half of the households in Public Housing units, and two-fifths of the households in Mitchell-Lama units were black (Tables 2.20 and 2.23). Public Housing units also served a great number of Hispanic households. Two-fifths of the households in such units were Hispanic: Puerto Rican (30 percent) and non-Puerto Rican Hispanic (11 percent). Mitchell-Lama units also served other racial and ethnic groups: white (28 percent), Puerto Rican (15 percent), non-Puerto Rican Hispanic (12 percent), and Asian (5 percent). “Other-regulated” units served all major racial and ethnic groups. Nine-tenths of the households in “other-regulated” units were either black (27 percent), Puerto Rican (25 percent), non-Puerto Rican Hispanic (20 percent), or white (19 percent).

Two-thirds of the households in the 669,000 unregulated units were either white (45 percent) or black (21 percent). A quarter were largely either non-Puerto Rican Hispanic (14 percent) or Asian (12 percent) (Tables 2.20 and 2.23). The racial and ethnic distribution of households in unregulated units in rental

buildings was very similar to that for all unregulated units, since most unregulated units were in this category. But for unregulated units in cooperative and condominium buildings, the pattern further magnified the dominance of white households in this rental category: half of the households in such units were white. The proportion of whites in this category was 13 percentage points higher than it was for whites in all renter households.

Households by Type of Ownership

As described above, the ownership rate, or owners' proportion of all households, in the City was still relatively small compared to other cities.⁵ However, New York City's rate has been growing respectably in recent years, and owners represent, in absolute numbers, a very large number of households in the City. Thus, owner households are of great relevance in understanding housing need and demand in the City.

According to the 2005 HVS, of the 1,010,000 owner households in the City, 636,000 or 63 percent resided in conventional owner units, which include mostly traditional one- or two-family housing units (Table 2.25). The remaining owner households resided in 256,000 private cooperative units (25 percent), 73,000 condominium units (7 percent), or 45,000 Mitchell-Lama cooperative units (5 percent).

In Brooklyn, which housed 256,000 or a quarter of the City's owner households, more than three-quarters

Table 2.25
Number and Distribution of Owner Households by Form of Ownership
New York City 2005

Form of Ownership	Number	Percent
All	1,010,370	100.0%
Conventional	636,271	63.0%
Cooperative	255,698	25.3%
Condominium	73,275	7.3%
Mitchell-Lama Coop	45,126	4.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

of such households lived in conventional units, while most of the remainder lived in private cooperative units (17 percent). In Queens, where 365,000 owner households or 36 percent of the City's owner households resided, almost three-quarters lived in conventional units, while most of the remainder lived in private cooperative units (20 percent) (Tables 2.15 and 2.26).

In Manhattan, which housed 174,000 or a little more than one in six of the owner households in the City, almost nine in ten of such households resided in either private cooperative (70 percent) or condominium (19 percent) units, while most of the remainder lived in Mitchell-Lama cooperative units (8 percent) (Tables 2.15 and 2.26).

⁵ According to the 2005 American Community Survey, homeownership rates for Los Angeles, Chicago, Boston, Philadelphia and Houston are 39.9, 48.5, 35.9, 56.7 and 47.8 respectively.

In Staten Island, where 111,000 or 11 percent of the owner households in the City resided, almost nine in ten of such households resided in conventional units; the remainder resided mostly in condominium units (Tables 2.15 and 2.26 and Figure 2.11).

Table 2.26
Distribution of Owner Households by Form of Ownership by Borough
New York City 2005

Form of Ownership	All	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
Number	1,010,370	104,400	255,955	174,179	365,040	110,795
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Conventional	63.0%	65.7%	76.3%	3.5%	73.5%	88.4%
Cooperative	25.3%	15.5%	16.9%	69.6%	20.4%	*
Condominium	7.3%	4.7%	3.4%	19.3%	3.8%	11.0%
Mitchell-Lama Coop	4.5%	14.1%	3.5%	7.5%	2.3%	*

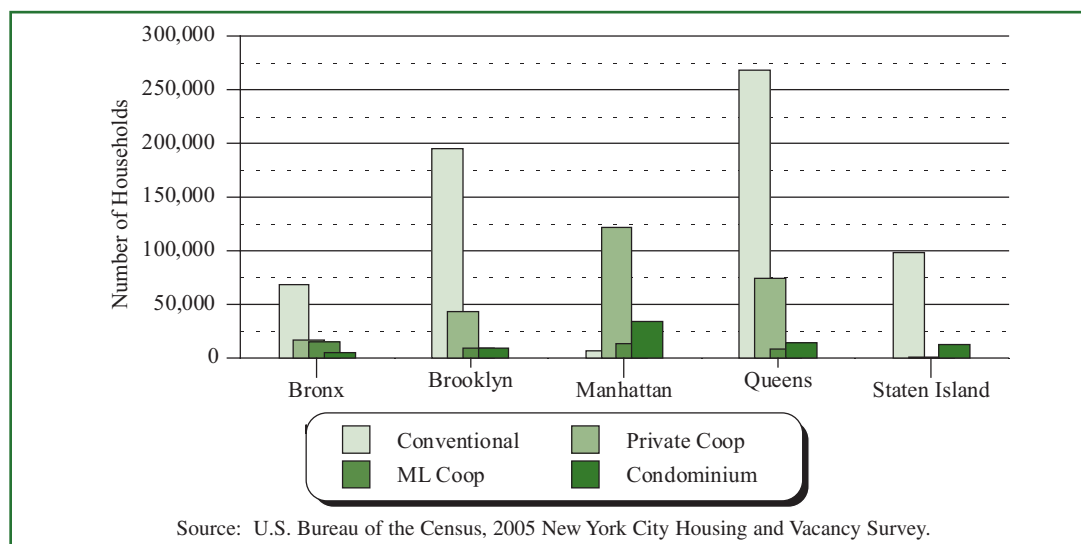
Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Too few households to report.

Figure 2.11
Households by Form of Ownership within Borough
New York City 2005



Racial and Ethnic Variation of Households by Type of Ownership

The 2005 HVS reports that different racial and ethnic groups own somewhat unique combinations of the various types of owner units. Of white owner households, 56 percent owned conventional units, while 33 percent owned private cooperative units (Table 2.27). On the other hand, 78 percent of black owner households owned conventional units, while 20 percent owned either private cooperative units (11 percent) or Mitchell-Lama cooperative units (9 percent) (Figure 2.12).

Table 2.27
Distribution of Owner Households by Type of Ownership within Race/Ethnicity
New York City 2005

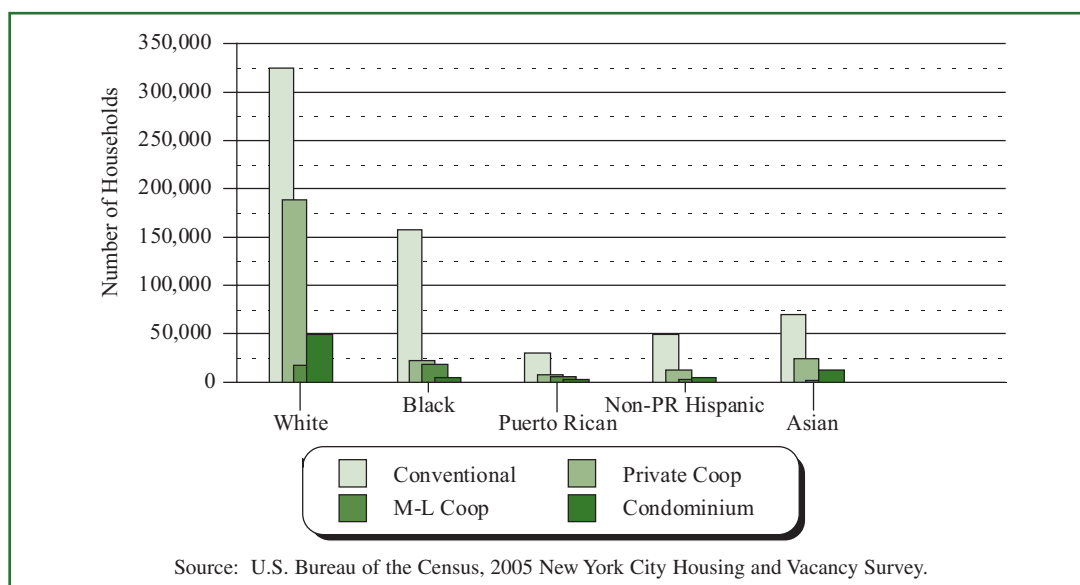
Race/Ethnicity	All	Conventional	Cooperative	Condominium	Mitchell-Lama Coop
All	100.0%	63.0%	25.3%	7.3%	4.5%
White	100.0%	56.0%	32.5%	8.5%	3.0%
Black/African American	100.0%	77.9%	11.1%	2.1%	9.0%
Puerto Rican	100.0%	65.2%	16.4%	**	12.6%
Non-Puerto Rican Hispanic	100.0%	71.9%	18.3%	6.5%	**
Asian	100.0%	65.4%	22.0%	11.1%	**
Other	100.0%	70.4%	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

** Too few households to report

Figure 2.12
Households by Form of Ownership by Race/Ethnicity
New York City 2005



Among Puerto Rican owner households, 65 percent owned conventional units, while about three in ten owned either private cooperative units (16 percent) or Mitchell-Lama cooperative units (13 percent) (Table 2.27). For non-Puerto Rican Hispanic households and Asian households, the patterns of their shares of each type of ownership were approximately similar. Of non-Puerto Rican Hispanic owner households, 72 percent owned conventional units and 18 percent owned private cooperative units. Of Asian owner households, 65 percent owned conventional units, while a third owned either private cooperative units (22 percent) or condominiums (11 percent).

Household Size (Number of Persons per Household)

Household size is one of the most important measures of housing need because of its direct relationship to the size of the unit. It is also the best single descriptor of the amount of indoor space required for a

Table 2.28
Distribution of the Number of Persons per
Household and Mean Household Size by Tenure
New York City Selected Years 1993 - 2005

All Households	1993	1996	1999	2002	2005
Number of Persons	100.0%	100.0%	100.0%	100.0%	100.0%
1	33.4%	33.2%	33.2%	33.0%	33.6%
2	28.2%	27.7%	27.9%	28.3%	28.5%
3	16.4%	16.8%	16.2%	16.0%	15.9%
4 or more	22.0%	22.3%	22.7%	22.7%	22.0%
Mean Household Size^a	2.57	2.60	2.53	2.64	2.64

Renter Households	1993	1996	1999	2002	2005
Number of Persons	100.0%	100.0%	100.0%	100.0%	100.0%
1	36.6%	35.8%	35.9%	35.9%	36.3%
2	27.2%	26.6%	26.7%	27.6%	27.8%
3	15.9%	16.9%	16.2%	15.8%	15.9%
4 or more	20.3%	20.6%	21.2%	20.7%	20.0%
Mean Household Size^a	2.48	2.54	2.48	2.56	2.56

Owner Households	1993	1996	1999	2002	2005
Number of Persons	100.0%	100.0%	100.0%	100.0%	100.0%
1	25.6%	27.0%	27.4%	26.9%	28.2%
2	30.7%	30.3%	30.7%	29.9%	29.9%
3	17.5%	16.3%	16.2%	16.5%	15.9%
4 or more	26.2%	26.4%	25.7%	26.7%	26.0%
Mean Household Size^a	2.77	2.75	2.63	2.82	2.80

Sources: U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

- a Mean household size (number of persons) was computed by dividing the total number of individuals in a group by the total number of households in the same group.

household's healthy living. Thus, household size serves as a determinant of the need for housing of different sizes, as well as a measure comparing the differentiated needs of various types of households. As a result, it bears a binding relationship to crowding and doubling-up situations in the City.

The 2005 HVS reports that the mean household size for all households in the City—that is, the average number of persons per household—was 2.64 in 2005, the same as in 2002 (Table 2.28).

Looking at changes in the average household size in the City over the years, it is apparent that there is no clear long-term trend, either upward or downward, except that the average size has tended to fluctuate between survey years by inappreciable degrees, regardless of tenure (Table 2.28). However, the following two patterns taking place over the years in the City are worth noting. In 2005, one third of all households (36.3 percent of renter households and 28.2 percent of owner households) were one-person households. Conversely, 22.0 percent of all households (20.0 percent of renter households and 26.0 percent of owner households) were large households with four or more persons. Thus, although a majority of households in the City are smaller (with one or two people), a considerable proportion are large households (with four or more people). Consequently, on balance, New York is a city of all sizes of households and, thus, needs to preserve and develop all sizes of units.

Table 2.29
Distribution of the Number of Persons in Household by Tenure by Borough
New York City 2005

All Households	All	Bronx^a	Brooklyn	Manhattan^a	Queens	Staten Island
Number of Persons	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	33.6%	31.9%	31.0%	48.8%	25.3%	24.3%
2	28.5%	26.5%	27.9%	29.7%	29.2%	28.4%
3	15.9%	17.1%	16.8%	11.0%	18.3%	18.3%
4 or more	22.0%	24.5%	24.2%	10.5%	27.3%	28.9%
Renter Households						
Number of Persons	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	36.3%	31.9%	33.1%	49.5%	27.0%	39.5%
2	27.8%	25.4%	27.6%	28.9%	29.0%	24.4%
3	15.9%	18.7%	16.8%	10.8%	19.1%	16.4%
4 or more	20.0%	24.1%	22.5%	10.8%	24.9%	19.6%
Owner Households						
Number of Persons	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	28.2%	32.2%	26.1%	46.5%	23.2%	17.1%
2	29.9%	30.4%	28.6%	32.2%	29.4%	30.3%
3	15.9%	11.6%	16.9%	11.5%	17.4%	19.3%
4 or more	26.0%	25.8%	28.4%	9.7%	30.0%	33.3%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: a Marble Hill in the Bronx.

Variation of Household Size by Borough

The distribution of the number of persons in households by tenure within each borough discloses that, in Staten Island, where more than two-thirds of the households were owner households, almost three in ten of all households, renter and owner together, were large households with four or more persons in 2005. The proportion of such large households among owner households in the borough was a third (Tables 2.15 and 2.29).

Compared to the distribution of household size in the City as a whole, in the Bronx the proportion of large households among both all households and renter households was larger, while the proportion of one-person households was smaller. The pattern of household size in Brooklyn approximated that in the Bronx.

Contrary to the pattern in the City and in the other boroughs, household size in Queens was diverse, regardless of tenure. Of all households in the borough, 27 percent were larger households (Table 2.29). Another 18 percent were households with three persons. On the other hand, only a quarter of the households in Queens were one-person households, similar to Staten Island.

Manhattan is a small-household borough. In the borough, 49 percent of the households were one-person households. Even among owner households, 47 percent were one-person households. Only 11 percent of all households in the borough were large households with four or more persons (Table 2.29).

Variation of Average Household Size by Borough

A review of the average household size by tenure in each borough further summarizes the pattern of the number of persons in households by tenure within each borough discussed above. In 2005, in the Bronx the average size of owner households was 2.80, consistent with that of owner households in the City. However, the size of renter households in the borough, where almost four-fifths of the households were

Table 2.30
Mean Household Size^a by Tenure by Borough
New York City 2005

Borough	All	Renter	Owner
All	2.64	2.56	2.80
Bronx ^b	2.79	2.78	2.80
Brooklyn	2.81	2.74	2.99
Manhattan ^b	2.08	2.09	2.07
Queens	2.83	2.75	2.93
Staten Island	2.84	2.38	3.06

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Mean household size (number of persons) was computed by dividing the total number of individuals in a group by the total number of households in the same group

b Marble Hill in the Bronx.

renters, was 2.78, appreciably higher than that for all renter households in the City, which was 2.56. As a result, the size of all households in the borough was larger than that of all households in the City: 2.79 versus 2.64 (Tables 2.15 and 2.30).

In Brooklyn, the size of owner households was 2.99, while the size of renter households was 2.74. Thus, the average size of all households in Brooklyn was 2.81 (Table 2.30).

The average household size of all households in Manhattan was the smallest in all the five boroughs, regardless of tenure. Even the size of owner households in the borough was considerably smaller than the size of renter households in other boroughs. It was 2.08 for all households, 2.09 for renter households, and 2.07 for owner households in 2005 (Table 2.30).

In Queens, the average sizes of renter households and owner households were larger than those of all renter and owner households in the City: 2.75 versus 2.56 and 2.93 versus 2.80 respectively (Table 2.30). Consequently, the size of all households in the borough, 2.83, was noticeably larger than that of all households in the City in 2005 (Table 2.30).

The average owner household size in Staten Island, where two-thirds of the households were owners, was 3.06, considerably larger than that of all owner households in the City, 2.80. On the other hand, the size of renter households in the borough was smaller than that of all renter households in the City (Tables 2.15 and 2.30). As a result, the average size of all households in Staten Island, 2.84, was considerably larger than that of all households in the City.

Variation of Average Household Size by Race and Ethnicity

Household size varied for the different racial and ethnic groups in New York City. In 2005, the average sizes of non-Puerto Rican Hispanic households and Asian households were 3.38 and 3.16 respectively, substantially larger than the average size of all households, which was 2.64, and the household sizes of other racial and ethnic groups (Table 2.31). The continuous growth of non-Puerto Rican Hispanic and Asian households with larger household sizes generates increasing pressure on the needs and demands for larger units in the boroughs and neighborhoods where these two racial and ethnic households tend to live (Figure 2.13).

On the other hand, the average household size of white households, 2.23, was the smallest among all racial and ethnic groups. The average household sizes of black and Puerto Rican households were 2.73 and 2.72 respectively, noticeably larger than that of all households (Table 2.31 and Figure 2.14).

Variation of Average Household Size by Rent-Regulation Status and Type of Ownership

The size of renter households in the City was 2.56 in 2005 (Table 2.32). Of all households residing in the various categories of rental units, households in *in rem* units were the largest: 3.26. The size of households in *in rem* units was even larger than that of households in all unregulated units, 2.79, which was about the same size as the City's owner households, 2.80 (Table 2.30).

The size of renter households in unregulated units in rental buildings was 2.83, considerably larger than the size of all renter households. However, the size of households in unregulated units in cooperative and condominium buildings was small, only 2.31 (Table 2.32).

Table 2.31
Number and Distribution of Individuals and Households
and Mean Household Size by Race/Ethnicity of the Householder
New York City 2005

Race/Ethnicity Of Householder	Individuals ^a		Households		Mean Household Size ^b
	Number	Percent	Number	Percent	
All	8,011,656	100.0%	3,037,996	100.0%	2.64
White	2,966,098	37.0%	1,330,514	43.8%	2.23
Black/African American	1,885,023	23.5%	691,370	22.8%	2.73
Puerto Rican	790,118	9.9%	289,998	9.5%	2.72
Non-Puerto Rican Hispanic	1,416,318	17.7%	418,452	13.8%	3.38
Asian	900,984	11.2%	285,309	9.4%	3.16
Other	53,115	0.7%	22,353	0.7%	2.38

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a For this table, race/ethnicity of all individuals in a household is assumed to be that of the householder.

b Mean household size (number of persons) was computed by dividing the total number of individuals in a group by the total number of households in the same group

Figure 2.13
Number of Individuals and of Households by Race/Ethnicity
New York City 2005

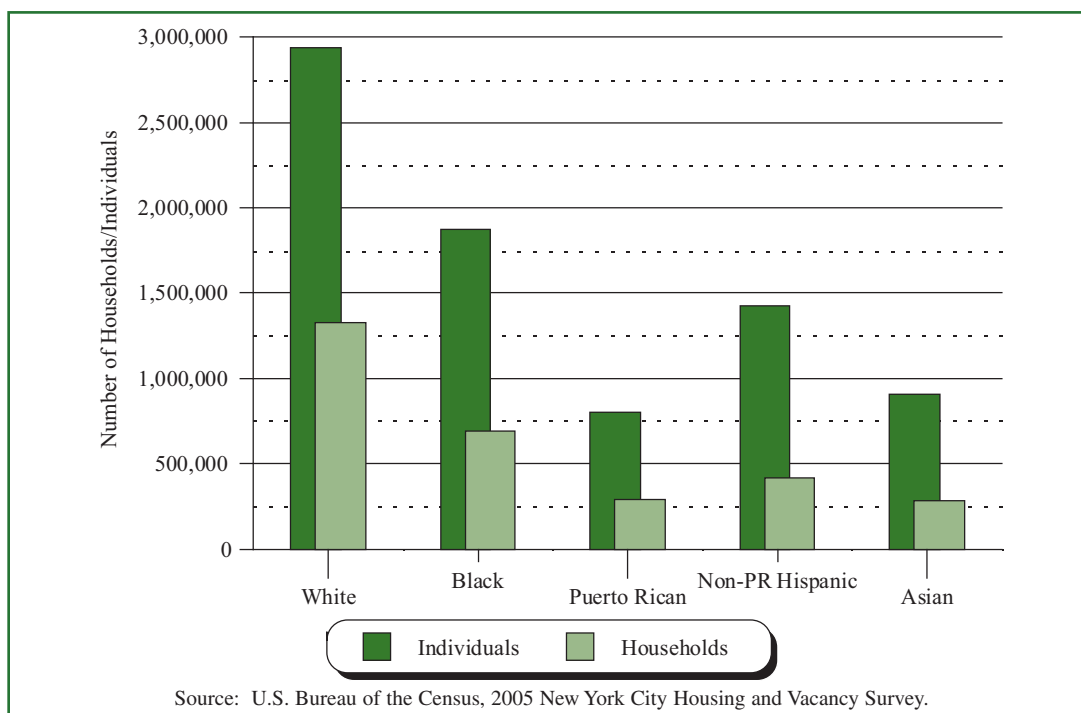


Table 2.32
Number of Renter Households, Individuals
and Mean Household Size by Regulatory Status
New York City 2005

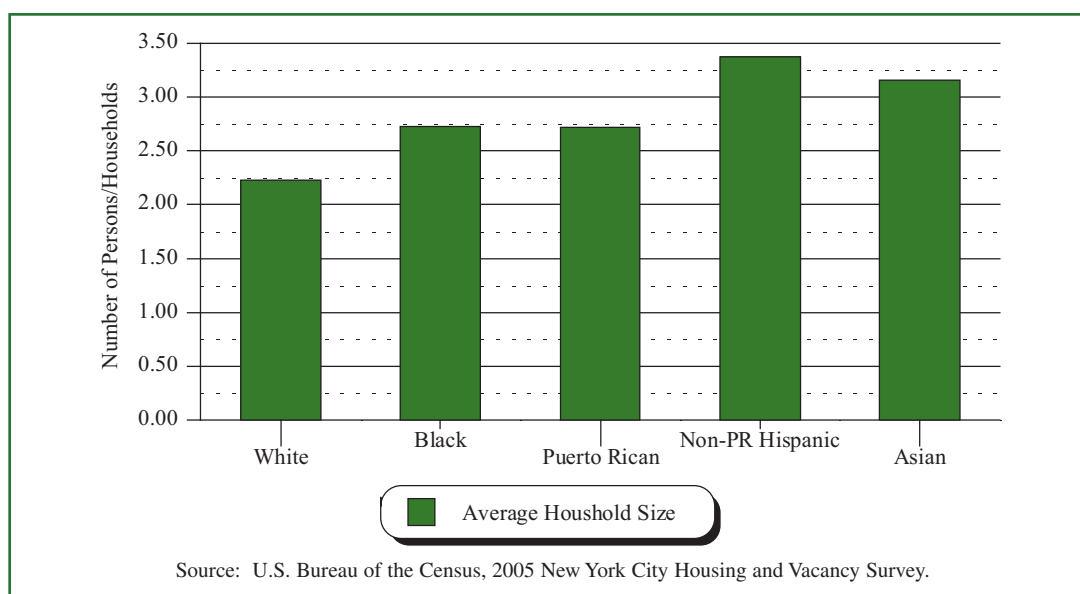
Regulatory Status	Households	Individuals	Mean Household Size ^a
All Renters	2,027,626	5,184,589	2.56
Controlled	43,317	76,174	1.76
Stabilized	1,015,655	2,494,249	2.46
Pre-1947	726,070	1,847,028	2.54
Post-1947	289,584	647,221	2.23
Mitchell Lama Rental	58,944	146,063	2.48
Public Housing	167,539	430,642	2.57
<i>In Rem</i>	10,158	33,076	3.26
Other Regulated	63,303	137,696	2.18
Unregulated	668,711	1,866,690	2.79
In Rental Buildings	624,818	1,765,314	2.83
In Coops/Condos	43,893	101,376	2.31

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Mean household size (number of persons) was computed by dividing the total number of individuals in a group by the total number of households in the same group.

Figure 2.14
Average Household Size by Race/Ethnicity
New York City 2005



The size of households in rent-controlled units was 1.76, the smallest among those in any type of rental unit in the City. Most of the households in rent-controlled units were single elderly households, as discussed above (Table 2.32). The size of households in “other-regulated” units was 2.18, also much smaller than the city-wide average renter household size.

The size of households in rent-stabilized units built in or after 1947 was also small, 2.23, smaller than the average size of all renter households (Table 2.32). The primary reason for the smaller size of households in this type of rental unit is that many recently built rent-stabilized units in the City have been small units, studios and one-bedroom units. Three-fifths of post-1947 rent-stabilized units were either studios or one-bedroom units (Table 4.30).

In general, the size of owner households in the City, 2.80, was slightly larger than in the United States as a whole, 2.70. In the City, the average size of households in conventional units was 3.23, the largest size among all types of owner units in the City (Table 2.33). However, household sizes in other ownership categories were not large. The average sizes of households in private cooperative units, in condominium units, and in Mitchell-Lama cooperative units were very small, 2.02, 2.27, and 1.96 respectively, smaller than the average size of households in all types of rental units, except for rent-controlled units, where most of the tenants were single elderly households, as discussed earlier.

Table 2.33
Number of Owner Households, Individuals
and Mean Household Size by Form of Ownership
New York City 2005

Form of Ownership	Households	Individuals	Mean Household Size^a
All	1,010,370	2,827,067	2.80
Conventional	636,271	2,055,519	3.23
Cooperative	255,698	516,343	2.02
Condominium	73,275	166,682	2.27
Mitchell Lama Coop	45,126	88,523	1.96

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Mean household size (number of persons) was computed by dividing the total number of individuals in a group by the total number of households in the same group.

Household Composition: Household Types

How a given population organizes itself within households and the configuration those individual households compose heavily influence the differentiated need and demand for housing. Moreover, the housing situations of various types of households are uniquely different. For this reason, in this section the major characteristics of various types of households that bear interactive effects on the City’s housing market and housing policies will be analyzed in depth. In this effort, all households in the City have been

divided into the following six mutually exclusive categories designed to reveal the unique composition of each and their resulting housing requirements:

1. *Single elderly household*: A household consisting of one adult 62 years old or older
2. *Elderly household*: A household consisting of two or more adults, and the householder is 62 years old or older
3. *Single adult household*: A household consisting of one person aged 18-61.
4. *Single adult with child(ren) household*: A household consisting of one adult aged 18-61 and one or more minor children.
5. *Adult household*: A household consisting of two or more adults, no minor children, and the householder is aged 18-61.
6. *Adult with child(ren) household*: A household consisting of two or more adults, at least one minor child, and the householder is aged 18-61.

(In defining single adult households, single adult with child(ren) households, adult households, and adult with child(ren) households, the few householders or spouses who report being less than 18 years old are considered to be adults.)

Figure 2.15
Distribution of Households by Household Type
New York City 2005

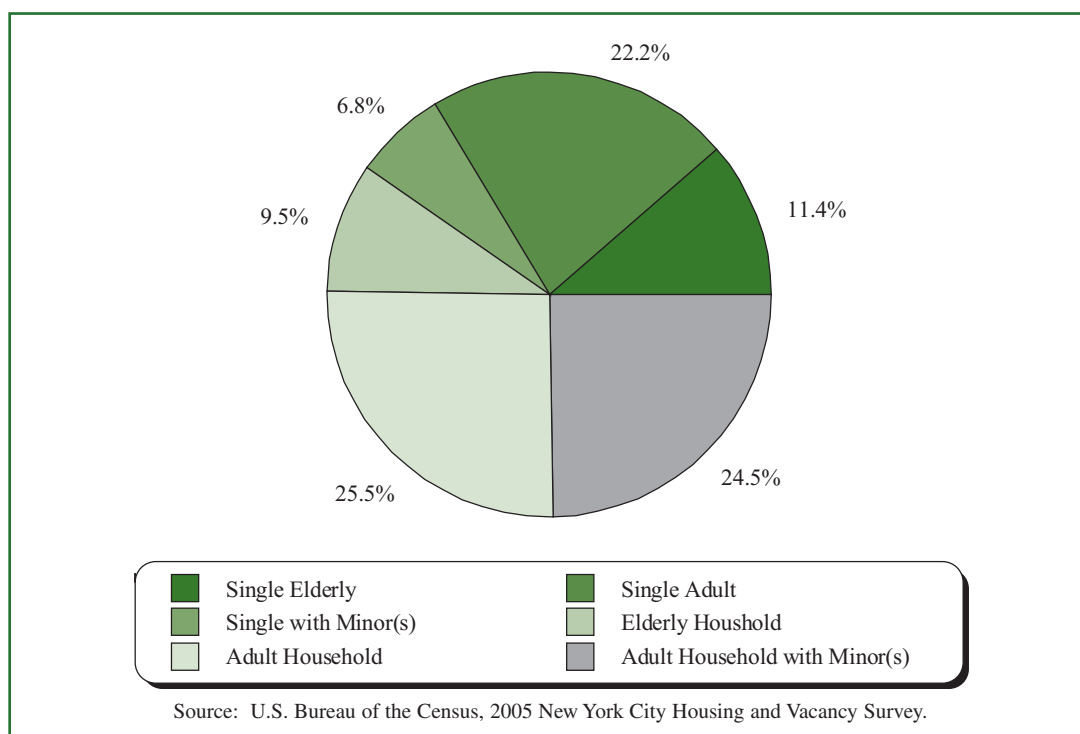


Table 2.34
Distribution of Households by Household Type by Tenure
New York City, Selected Years 1993– 2005

Household Type^a	1993	1996	1999	2002	2005	Change 1993-2005
All Households						
All	100.0%	100.0%	100.0%	100.0%	100.0%	
Single Elderly	12.6%	12.5%	12.6%	11.6%	11.4%	-1.2%
Single Adult	20.8%	20.7%	20.6%	21.4%	22.2%	+1.4%
Single with Minor Child(ren)	8.3%	8.5%	7.9%	7.0%	6.8%	-1.5%
Elderly Household	10.9%	9.9%	9.8%	9.9%	9.5%	-1.4%
Adult Household	23.5%	24.0%	23.3%	25.5%	25.5%	+2.0%
Adult Household with Minor Child(ren)	23.8%	24.4%	25.8%	24.6%	24.5%	+0.7%
Renters						
Household Type	1993	1996	1999	2002	2005	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	
Single Elderly	12.8%	12.2%	12.2%	11.0%	10.8%	-2.0%
Single Adult	23.8%	23.6%	23.7%	24.9%	25.5%	+1.7%
Single with Minor Child(ren)	10.9%	11.1%	10.2%	9.0%	9.0%	-1.9%
Elderly Household	7.3%	6.5%	6.5%	6.5%	6.1%	-1.2%
Adult Household	22.8%	23.3%	22.8%	25.4%	25.4%	+2.6%
Adult Household with Minor Child(ren)	22.4%	23.2%	24.6%	23.1%	23.2%	+0.8%
Owners						
Household Type	1993	1996	1999	2002	2005	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	
Single Elderly	11.9%	13.2%	13.5%	12.7%	12.5%	+0.6%
Single Adult	13.7%	13.8%	14.0%	14.1%	15.7%	+2.0%
Single with Minor Child(ren)	2.0%	2.3%	3.0%	2.7%	2.4%	+0.4%
Elderly Household	19.7%	17.9%	16.7%	16.8%	16.3%	-3.4%
Adult Household	25.3%	25.5%	24.5%	25.8%	25.8%	+0.5%
Adult Household with Minor Child(ren)	27.4%	27.3%	28.3%	27.7%	27.2%	-0.2%

Sources: U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

a Household types are defined in the text and in Table 2.35.

According to the 2005 HVS, the single adult household's share and the adult household's share of the City's households increased over the twelve-year period between 1993 and 2005: the single adult household's share increased from 21 percent to 22 percent, while the adult household's share increased from 24 percent to 26 percent (Table 2.34). It is worth noting that, among renter households, both single adult households' and adult households' shares increased much more than they did for all households (Figure 2.15).

Conversely, the shares of single elderly, single adult with minor children, and elderly households decreased from 13 percent to 11 percent, 8 percent to 7 percent, and 11 percent to 10 percent respectively from 1993 to 2005 (Table 2.34). The decrease in these households' shares also occurred among renter households. However, among owner households, only the share of elderly households decreased considerably, from 20 percent to 16 percent.

In the meantime, the change in the share of the remaining household type, adult households with children, appears to be too subtle to discuss. The effects of the change in the share of various household types, in the context of residential requirements, are further discussed below, where other characteristics of each household type are analyzed.

Racial and Ethnic Variation of Household Types

The distribution of persons by age group within the racial and ethnic categories, reviewed earlier, found that one in six whites in the City was 65 years old or older in 2005 (Table 2.8). The racial and ethnic

Table 2.35
Distribution of All Households by Race/Ethnicity by Household Type
New York City 2005

Household Type ^a	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non-PR Hispanic	Asian	Other
All	100.0%	43.8%	22.8%	9.5%	13.8%	9.4%	0.7%
Single Elderly	100.0%	57.3%	22.0%	8.8%	7.8%	3.5%	**
Single Adult	100.0%	53.8%	21.8%	9.1%	8.2%	6.2%	0.8%
Single with Minor Child(ren)	100.0%	14.4%	40.7%	19.8%	20.5%	3.8%	**
Elderly Household	100.0%	56.5%	18.9%	8.0%	8.8%	7.5%	**
Adult Household	100.0%	45.7%	19.7%	8.1%	13.3%	12.3%	0.9%
Adult Household with Minor Child(ren)	100.0%	29.7%	23.7%	9.5%	22.1%	14.3%	0.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Household types are classified as follows: **Single Elderly** - one adult, age 62 or older; **Single Adult** - one adult, less than age 62; **Single with Minor Child(ren)** - one adult less than age 62, and one or more children less than age 18; **Elderly Household** - two or more adults and the householder is age 62 or over; **Adult Household** - two or more adults, no minors, and householder is less than age 62; **Adult Household with Minor Child(ren)** - two or more adults and at least one minor; householder is less than age 62. A householder or spouse less than age 18 is considered an adult.

* Since the number of households is small, interpret with caution.

** Too few households to report.

distribution within each type of household shows that the majority of people in the two elderly household types—single elderly households and elderly households—were white. Almost three-fifths each of single elderly and elderly households were white (Table 2.35). About a fifth each of these households were black. The racial and ethnic composition of single adult households was also approximately consistent with that of single elderly households and of elderly households, except that single adult households’ share of whites was a little smaller than each of the two elderly household’s share of whites.

The composition of adult households mirrored that of all households: two-thirds of these households were either white (46 percent) or black (20 percent), while about a fifth were either non-Puerto Rican Hispanic (13 percent) or Puerto Rican (8 percent) and 12 percent were Asian (Table 2.35).

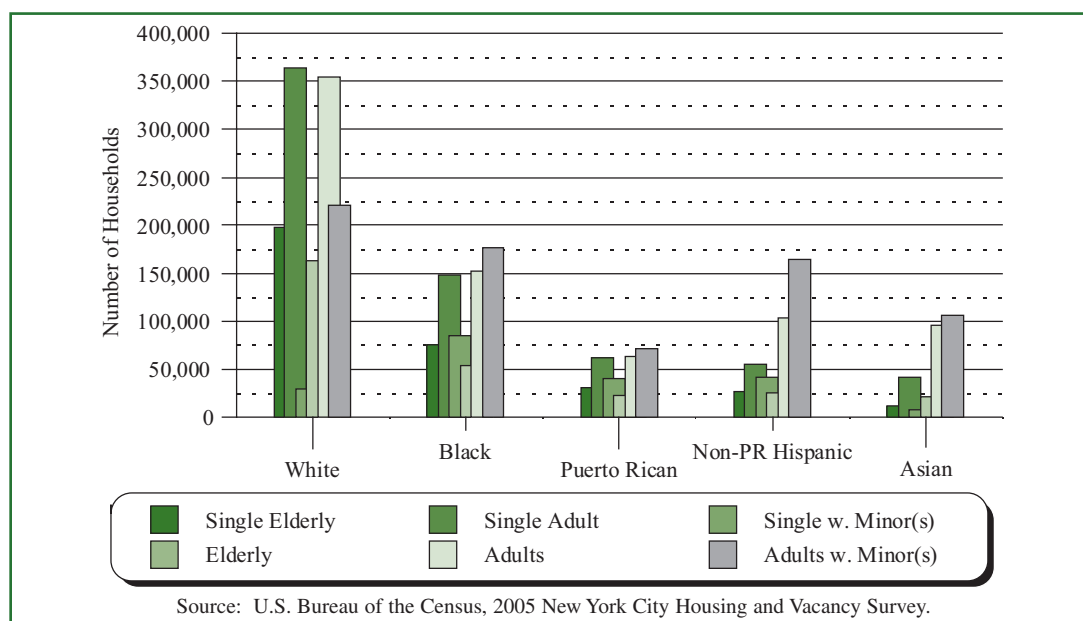
Contrary to the pattern of the four household groups reviewed above, adult households with minor children were racially and ethnically much more diverse. Three-quarters of these households were either white (30 percent), black (24 percent), or non-Puerto Rican Hispanic (22 percent) (Table 2.35). The remaining quarter were either Asian (14 percent) or Puerto Rican (10 percent). Disproportionately more adult households with minor children were Non-Puerto Rican Hispanic or Asian than their share of all households.

The racial and ethnic pattern of single adult households with minor children was profoundly different from that of the other household groups and that of all households in the City. Two-fifths of these households were black. Most of the remainder were either non-Puerto Rican Hispanic (21 percent), Puerto Rican (20 percent), or white (14 percent).

Variation of Household Types within Each Racial and Ethnic Group

Major patterns revealed by the distribution of household types within each racial and ethnic group supplement the patterns of racial and ethnic distribution within each type of household found above.

Figure 2.16
Household Type by Race/Ethnicity
New York City 2005



Among white households, there were higher proportions of single elderly households, elderly households, and single adult households and a notably smaller proportion of adult households with children (Table 2.36). Black households' distribution roughly resembled that of all households except for the higher proportion of single with minor child households. The distribution for Puerto Rican households also approximated that of all households, except that more of them were single adult households with minor children and fewer were adult households.

In contrast, the distribution of household types among non-Puerto Rican Hispanic households and Asian households displays uniquely different patterns. Compared to all households, an unparalleledly large proportion of non-Puerto Rican Hispanic and Asian households were adult households with minor children: 39 percent and 38 percent respectively, versus 25 percent for all households and just 17 percent for white households (Table 2.36). In addition, of non-Puerto Rican Hispanic households and Asian households, the proportions of single adult households were much smaller than that of all households: 13 percent and 15 percent respectively, versus 22 percent. The proportion of adult households among Asian households was substantially larger than that of all households: 33 percent versus 26 percent (Figure 2.16).

Table 2.36
Distribution of All Households by Household Type by Race/Ethnicity
New York City 2005

Household Type ^a	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non-PR Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Elderly	11.4%	14.9%	11.0%	10.5%	6.5%	4.2%	**
Single Adult	22.2%	27.3%	21.3%	21.2%	13.3%	14.7%	24.8%
Single with Minor Child(ren)	6.8%	2.2%	12.2%	14.1%	10.1%	2.7%	**
Elderly Household	9.5%	12.2%	7.9%	7.9%	6.1%	7.5%	**
Adult Household	25.5%	26.6%	22.1%	21.7%	24.7%	33.3%	32.0%
Adult Household with Minor Child(ren)	24.5%	16.7%	25.5%	24.5%	39.3%	37.5%	22.0%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Household types are classified as follows: **Single Elderly** - one adult, age 62 or older; **Single Adult** - one adult, less than age 62; **Single with Minor Child(ren)** - one adult less than age 62, and one or more dependents less than age 18; **Elderly Household** - two or more adults and the householder is age 62 or over; **Adult Household** - two or more adults, no minors, and householder is less than age 62; **Adult Household with Minor Child(ren)** - two or more adults and at least one minor; householder is less than age 62. A householder or spouse less than age 18 is considered an adult.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Rent-Regulatory Distribution by Household Type

The distribution of household types within each rent-regulation category reveals that each category serves distinctly different combinations of household types. In 2005, of households residing in rent-controlled units in the City, more than two-thirds were either single elderly households (47 percent) or elderly households (21 percent), while the remainder were mostly either single adult households (13 percent) or adult households (12 percent) (Table 2.37).

Table 2.37
Distribution of Renter Households by Household Type by Regulatory Status
New York City 2005

Regulatory Status	Household Type ^a						
	All	Single Elderly	Single Adult	Single with Child(ren)	Elderly	Adults	Adults with Child(ren)
All	100.0%	10.8%	25.5%	9.0%	6.1%	25.4%	23.2%
Controlled	100.0%	47.1%	12.5%	**	20.7%	11.5%	7.3%*
Stabilized	100.0%	9.9%	28.6%	8.6%	6.0%	24.7%	22.2%
Pre-1947	100.0%	7.9%	29.6%	9.0%	4.7%	25.4%	23.3%
Post-1947	100.0%	15.0%	26.2%	7.6%	9.1%	22.8%	19.3%
Mitchell-Lama Rental	100.0%	14.3%	24.0%	11.4%	9.6%	19.6%	21.0%
<i>In Rem</i> ^b	100.0%	**	**	**	**	**	35.6%*
Public Housing	100.0%	19.6%	17.6%	18.9%	7.8%	15.5%	20.7%
Other Regulated	100.0%	32.9%	17.5%	10.7%	11.4%	12.3%	15.2%
Unregulated	100.0%	5.2%	24.8%	7.2%	4.0%	31.7%	27.2%
In Rental Buildings	100.0%	5.0%	24.3%	7.4%	4.0%	31.8%	27.5%
In Coops/Condos	100.0%	7.7%*	31.3%	**	**	30.3%	22.0%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Household types are defined in the text and in Table 2.35.

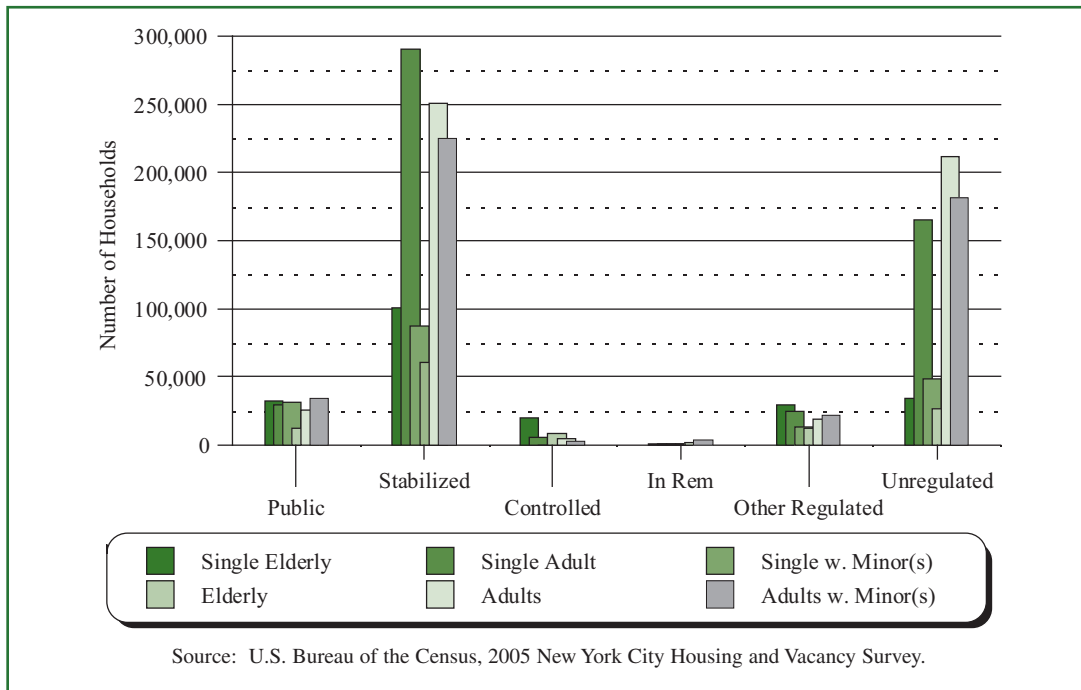
b Among *in rem* households, 22.3% are elderly or single elderly; 21.0% are headed by single adults (with or without children); 56.7% are headed by a couple (with or without children).

* Since the number of households is small, interpret with caution.

** Too few households to report.

On the other hand, three-quarters of the households that rent-stabilized units served were the three adult household groups: single adult households (29 percent), adult households (25 percent), and adult households with minor children (22 percent) (Table 2.37). Those remaining were dispersed among the other three household groups. The distribution of households in rent-stabilized units in buildings built before 1947 mirrored the distribution of households in all rent-stabilized units, due to the predominant proportion of such households among all rent-stabilized households. On the other hand, households in rent-stabilized units built in or after 1947 served more single elderly households and elderly households, while they served fewer single adult households and adult households with minor children (Figure 2.17).

Figure 2.17
Renter Households by Household Type within Rent Regulation Status
New York City 2005



The occupancy patterns by various types of households in the other rent-regulation categories—such as Mitchell-Lama, Public Housing, and “other-regulated” units—demonstrate that these units served all types of households but in varying degrees. Almost two-thirds of the households in Mitchell-Lama units were the three adult household types: single adult households (24 percent), adult households (20 percent), and adult households with minor children (21 percent) (Table 2.37). Mitchell-Lama units also served proportionately more elderly households (10 percent) and single elderly households (14 percent), as well as single adult households with minor children (11 percent), than their general occurrence.

Of the households that Public Housing units served, two-fifths were the two household types with minor children: single adult households with minor children (19 percent) and adult households with minor children (21 percent) (Table 2.37). Another close to two-fifths of the households in such units were the two single household types: single elderly households (20 percent) and single adult households (18 percent). The remaining households were elderly households (8 percent) and adult households (16 percent).

Two-thirds of the households in “other-regulated” units were either single elderly households (33 percent), single adult households (18 percent), or adult households with minor children (15 percent) (Table 2.37). The remaining households in such units were divided into adult households (12 percent), elderly households (11 percent), and single adult households with minor children (11 percent).

Over four-fifths of the households unregulated units served were the three adult household types: adult households (32 percent), adult households with minor children (27 percent), and single adult households (25 percent) (Table 2.37).

Household Types by Rent-Regulation Status

A review of data on household types by rent-regulation status reveals that households in each household type tend to live in different combinations of rent-regulation categories. In 2005, of all renter households in the City, one in every two lived in rent-stabilized units: 36 percent in pre-1947 stabilized units and the remaining 14 percent in post-1947 rent-stabilized units (Table 2.38). In addition, 33 percent of all renter households lived in unregulated units, mostly in rental buildings (31 percent). Still, 8 percent lived in Public Housing units, 3 percent lived in “other-regulated” units, 3 percent lived in Mitchell-Lama units, and 2 percent of renter households in the City lived in rent-controlled units. Compared to this distribution of all renter households, substantially fewer single elderly households, only 16 percent, lived in unregulated units. On the other hand, a considerably larger proportion of single elderly households lived in Public Housing units (15 percent) and “other-regulated” units (10 percent).

Table 2.38
Distribution of Renter Households by Regulatory Status within Household Type
New York City 2005

Regulatory Status	Household Type ^a						
	All	Single Elderly	Single Adult	Single with Child(ren)	Elderly	Adults	Adults with Child(ren)
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	9.3%	1.1%	**	7.3%	1.0%	0.7%*
Stabilized	50.1%	46.0%	56.2%	48.0%	49.3%	48.7%	47.9%
Pre-1947	35.8%	26.2%	41.5%	36.0%	27.8%	35.8%	36.0%
Post-1947	14.3%	19.7%	14.6%	12.0%	21.5%	12.9%	11.9%
All Other Regulated	6.0%	13.3%	4.9%	7.4%	10.5%	3.8%	4.7%
Mitchell-Lama Rental	2.9%	3.8%	2.7%	3.7%	4.6%	2.2%	2.6%
Other Regulated	3.1%	9.5%	2.1%	3.7%	5.9%	1.5%	2.0%
<i>In Rem</i>	0.5%	**	**	**	**	**	0.8%*
Public Housing	8.3%	14.9%	5.7%	17.4%	10.6%	5.0%	7.4%
Unregulated	33.0%	15.8%	32.0%	26.4%	21.8%	41.1%	38.6%
In Rental Buildings	30.8%	14.2%	29.4%	25.4%	20.2%	38.6%	36.6%
In Coops/Condos	2.2%	1.5%*	2.7%	**	**	2.6%	2.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Household types are defined in the text.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Single adult households' selection of rent-regulation categories as their residential choice was similar to all renter households' selection, except that more single adult households selected rent-stabilized units and fewer selected Public Housing units and “other-regulated” units than did all households (Table 2.38).

The selection of rent-regulation categories by single adult households with minor children also approximated that of all renter households, except that, compared to all renter households, substantially fewer single adult households with minor children selected unregulated units (26 percent), while substantially more selected Public Housing units (17 percent) (Table 2.38).

The major rent-regulation categories that elderly households chose were different from the choices made by all renter households in 2005. Compared to all renter households, markedly fewer elderly households lived in unregulated units (22 percent), while comparatively more lived in Public Housing units (11 percent), “other-regulated” units (6 percent), and Mitchell-Lama units (5 percent) in 2005 (Table 2.38).

Compared to all renter households, substantially more adult households (41 percent) lived in unregulated units, while almost 50 percent of adult households lived in rent-stabilized units in 2005. Therefore, fewer of such households lived in Public Housing units, “other-regulated” units, and Mitchell-Lama units (Table 2.38). The selection adult households with minor children made as their residential choice was very similar to that of adult households, without any major differences.

Forms of Ownership by Household Type

Of all households in the City, 33.3 percent were homeowners (the homeownership rate) in 2005. The equivalent rate for elderly households was 57.2 percent, 23.9 percentage points higher than the city-wide rate and the highest among all household types. The rates for single elderly households and adult households with minor children were 36.6 percent and 36.9 percent respectively, also considerably higher than the city-wide rate. The rate for adult households was 33.6 percent (Table 2.39).

Table 2.39
Number and Percent Distribution of Households by Tenure
(Homeownership Rate) by Household Type
New York City 2005

Household Type ^a	Number	All	Owners	Renters
All	3,037,996	100.0%	33.3%	66.7%
Single Elderly	346,323	100.0%	36.6%	63.4%
Single Adult	675,584	100.0%	23.5%	76.5%
Single with Minor Child(ren)	206,713	100.0%	11.9%	88.1%
Elderly Household	287,949	100.0%	57.2%	42.8%
Adult Household	775,782	100.0%	33.6%	66.4%
Adult Household with Minor Child(ren)	745,645	100.0%	36.9%	63.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Household types are defined in the text and in Table 2.35.

Conversely, the rate for single adult households with minor children was extremely low, just 11.9 percent, or 21.4 percentage points lower than the city-wide rate and the lowest among all household types (Table 2.39). With such an unparalleled low homeownership rate, almost nine in ten single adult households with minor children were renters in 2005. The rate for single adult households was also low: 23.5 percent, 9.8 percentage points lower than the city-wide rate and the second-lowest among all household types in 2005.

The distribution of household types in each of the four categories of owner units illustrates which household types each owner housing category housed. Three-fifths of the households in conventional units were either adult households with minor children (34 percent) or adult households (26 percent) (Table 2.40). Most of the remainder were the two elderly household types: elderly households (20 percent) and single elderly households (11 percent).

Almost three-fifths of the households in private cooperative units were either single adult households (32 percent), the largest group of cooperative owners, or adult households (26 percent). The remaining two-fifths were mostly either single elderly households (15 percent), adult households with minor children (16 percent), or elderly households (9 percent) (Table 2.40). Condominium units housed a combination of household types similar to that of private cooperative units, except that condominium units housed more adult households with minor children (23 percent) and fewer single elderly households (8 percent) than private cooperative units did.

Table 2.40
Distribution of Owner Households by Household Type by Form of Ownership
New York City 2005

Household Type ^a	Form of Ownership				
	All	Conventional	Cooperative	Condominium	Mitchell-Lama Cooperative
All	100.0%	100.0%	100.0%	100.0%	100.0%
Single Elderly	12.5%	11.1%	15.4%	8.1%	23.4%
Single Adult	15.7%	7.1%	31.5%	29.7%	23.6%
Single with Minor Child(ren)	2.4%	2.5%	2.0%	**	**
Elderly Household	16.3%	19.8%	9.1%	10.7%	16.8%
Adult Household	25.8%	25.8%	26.3%	27.1%	21.0%
Adult Household with Minor Child(ren)	27.2%	33.6%	15.8%	22.6%	9.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Household types are defined in the text and in Table 2.35.

** Too few households to report.

Mitchell-Lama cooperative units served all household types, except for single adult households with minor children. Two-thirds of the households in such units were either single elderly households (23 percent), at almost twice their overall proportion, single adult households (24 percent), or adult households (21 percent). The remainder were either adult households with minor children (10 percent) or elderly households (17 percent).

Foreign-Born Households (Determined by the Birthplace of the Householder)

The 2005 HVS provides data on foreign-born and immigrant households. Foreign-born householders are not necessarily all immigrants. Some may be foreign students, diplomats, or foreigners involved in business and other activities. Also, householders born outside the United States, whether immigrants or not, are not only those who recently came to this country. The term “foreign-born householders” also covers all householders born in Puerto Rico or outside the United States, including even those who were born or immigrated before World War II.

The 2005 HVS reports that New York City was a city of foreign-born households. In 2005, the proportion of householders in the City who reported they were born outside the United States (including householders born in Puerto Rico) was 49 percent (1,227,000 households) (Figure 2.18). This number is an undercount since, of the total number of 3,038,000 households in the City, 537,000 households, or 18 percent, did not answer the birthplace question. In other words, almost one in every two householders in the City was born outside the United States or in Puerto Rico. While 52 percent of renter householders were born abroad, 43 percent of owner householders were foreign born (Tables 2.41 and 2.42).

The proportion of householders born in Puerto Rico has progressively decreased from 1993 to 2005, while the proportions of foreign-born householders from other areas—particularly the Caribbean, Latin America, Asia, and Africa—have all grown considerably and have more than compensated for the decrease in Puerto Rican householders during the twelve-year period (Table 2.41).

Figure 2.18
Distribution of Households by Birth Region of Head of Household
New York City 2005

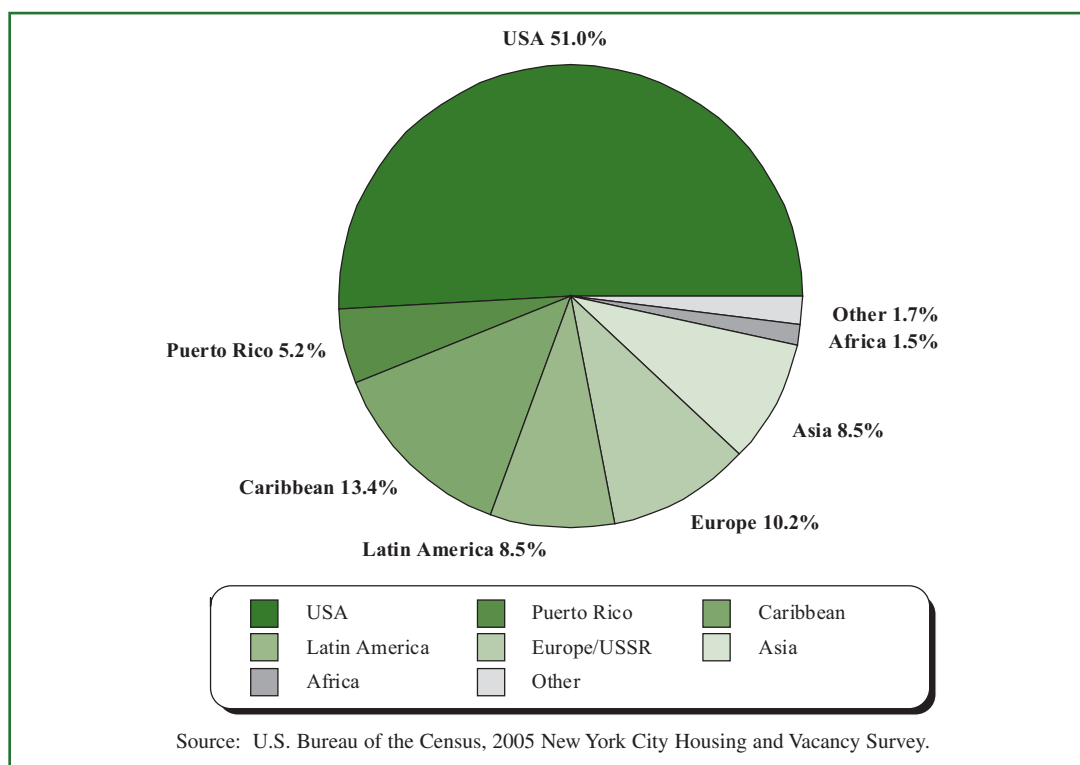


Table 2.41
Distribution of Households by Birth Region of Householder by Tenure
New York City, Selected Years 1993-2005

Birth Region	All Households				
	1993	1996	1999	2002	2005
All	100.0%	100.0%	100.0%	100.0%	100.0%
U.S.A.	57.5%	54.8%	54.3%	51.5%	51.0%
Abroad	42.5%	45.2%	45.7%	48.5%	49.0%
Puerto Rico	6.8%	6.9%	5.8%	5.5%	5.2%
Caribbean	11.0%	12.5%	12.5%	13.5%	13.4%
Latin America	6.2%	6.0%	7.3%	7.6%	8.5%
Europe ^a	10.1%	10.3%	10.0%	10.3%	10.2%
Asia	5.8%	6.5%	7.1%	8.5%	8.5%
Africa	0.8%	1.0%	1.1%	1.4%	1.5%
Other	1.7%	2.0%	1.9%	1.6%	1.7%

Birth Region	Renters				
	1993	1996	1999	2002	2005
All	100.0%	100.0%	100.0%	100.0%	100.0%
U.S.A.	54.4%	51.4%	50.6%	48.9%	48.0%
Abroad	45.6%	48.6%	49.4%	51.1%	52.0%
Puerto Rico	8.4%	8.6%	7.2%	6.9%	6.7%
Caribbean	12.5%	14.1%	14.2%	14.8%	15.2%
Latin America	7.3%	7.0%	8.4%	8.7%	9.6%
Europe ^a	9.1%	9.7%	9.3%	9.1%	9.0%
Asia	5.7%	6.4%	7.0%	8.2%	8.0%
Africa	0.9%	1.2%	1.4%	1.7%	1.8%
Other	1.7%	1.7%	1.9%	1.7%	1.7%

Birth Region	Owners				
	1993	1996	1999	2002	2005
All	100.0%	100.0%	100.0%	100.0%	100.0%
U.S.A.	65.4%	63.0%	62.0%	57.2%	56.9%
Abroad	34.6%	37.0%	38.0%	42.8%	43.1%
Puerto Rico	2.9%	2.7%	2.8%	2.6%	2.3%
Caribbean	7.3%	8.5%	8.9%	10.8%	9.7%
Latin America	3.6%	3.8%	5.0%	5.2%	6.2%
Europe ^a	12.6%	11.9%	11.3%	12.8%	12.7%
Asia	6.0%	6.8%	7.4%	9.0%	9.4%
Africa	0.4%*	0.6%	0.7%	0.9%	1.0%
Other	1.8%	2.6%	1.8%	1.6%	1.7%

Sources: U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

* Since the number of households is small, interpret with caution.

^a Includes Russia and former Soviet states.

Table 2.42
Distribution of Households by Birth Region of Householder by Tenure
New York City 2005

Within Tenure				
Birth Region	Tenure			
	Both	Renter	Owner	
Number ^a	3,037,996	2,027,626	1,010,370	
All	100.0%	100.0%	100.0%	
U.S.A.	51.0%	48.0%	56.9%	
Abroad	49.0%	52.0%	43.1%	
Puerto Rico	5.2%	6.7%	2.3%	
Caribbean	13.4%	15.2%	9.7%	
Latin America	8.5%	9.6%	6.2%	
Europe/former Soviet states	10.2%	9.0%	12.7%	
Asia	8.5%	8.0%	9.4%	
Africa	1.5%	1.8%	1.0%	
Other	1.7%	1.7%	1.7%	

Within Birth Region				
Birth Region	Number	Tenure		
		Both	Renter	Owner
All ^a	3,037,996	100.0%	66.7%	33.3%
U.S.A.	1,274,584	100.0%	63.0%	37.0%
Abroad	1,226,821	100.0%	70.9%	29.1%
Puerto Rico	131,102	100.0%	85.5%	14.5%
Caribbean	335,199	100.0%	75.9%	24.1%
Latin America	212,445	100.0%	75.9%	24.1%
Europe/former Soviet states	255,538	100.0%	58.7%	41.3%
Asia	212,549	100.0%	63.3%	36.7%
Africa	37,636	100.0%	78.4%	21.6%
Other	42,353	100.0%	65.9%	34.1%
Not Reported	536,590	100.0%	66.2%	33.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Includes those not reporting birth region.

Spatial Variation of Foreign-Born Households

In 2005, two-thirds of foreign-born householders in the City lived in either Brooklyn (32 percent) or Queens (32 percent) (Table 2.43). Most of the remaining third lived in either the Bronx (17 percent) or Manhattan (16 percent).

Table 2.43
Distribution of Households by Borough by Birth Region of Householder
New York City 2005

Birth Region	Borough					
	All	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
All	100.0%	15.5%	28.9%	24.3%	25.9%	5.4%
U.S.A	100.0%	15.1%	26.8%	27.8%	21.8%	8.4%
Abroad	100.0%	16.6%	32.2%	16.0%	32.3%	3.0%
Puerto Rico	100.0%	43.2%	26.2%	18.7%	10.3%	**
Caribbean	100.0%	23.2%	39.4%	15.8%	20.4%	1.2%
Latin America	100.0%	13.3%	24.0%	10.5%	49.7%	2.6%
Europe & former Soviet states	100.0%	6.3%	41.1%	16.2%	31.1%	5.3%
Asia	100.0%	4.8%	23.1%	17.4%	51.0%	3.6%
Africa	100.0%	27.7%	20.1%	19.8%	22.7%	9.8%*
Other	100.0%	9.2%*	36.9%	25.2%	27.7%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Since the number of households is small, interpret with caution.

** Too few households to report.

The residential location of foreign-born householders varied according to their birth region. Almost nine in ten householders born in Puerto Rico lived in either the Bronx (43 percent), Brooklyn (26 percent), or Manhattan (19 percent), while most of the rest lived in Queens (Table 2.43). The vast majority of householders born in the Caribbean region, four-fifths, were dispersed among the following three boroughs: Brooklyn (39 percent), the Bronx (23 percent), and Queens (20 percent). Almost all of the remaining one in six lived in Manhattan. One-half of householders from Latin America were concentrated in Queens; the remainder lived mostly in either Brooklyn (24 percent), the Bronx (13 percent), or Manhattan (11 percent).

Seven in ten householders born in Europe (including former Soviet states) lived in either Brooklyn (41 percent) or Queens (31 percent), while most of the remainder lived in Manhattan (Table 2.43). As with householders born in Latin America, half of the householders born in Asia selected Queens (51 percent) as their residential location; another two-fifths selected either Brooklyn (23 percent) or Manhattan (17 percent). Householders born in Africa lived mainly in the Bronx (28 percent), Queens (23 percent), Manhattan (20 percent), and Brooklyn (20 percent).

A review of foreign-born householders in each of the five boroughs by their birth region further discloses their uniquely different residential location preferences. Queens, Brooklyn, and the Bronx are truly boroughs of foreign-born households. In those boroughs, more than one in two householders were foreign-born: 59 percent in Queens, 54 percent in Brooklyn, and 51 percent in the Bronx (Table 2.44). Conversely, in Manhattan and particularly in Staten Island, the proportions of foreign-born householders were substantially smaller: 36 percent and 26 percent respectively (Figure 2.19).

Figure 2.19
Birth Region of Head of Household within Borough
New York City 2005

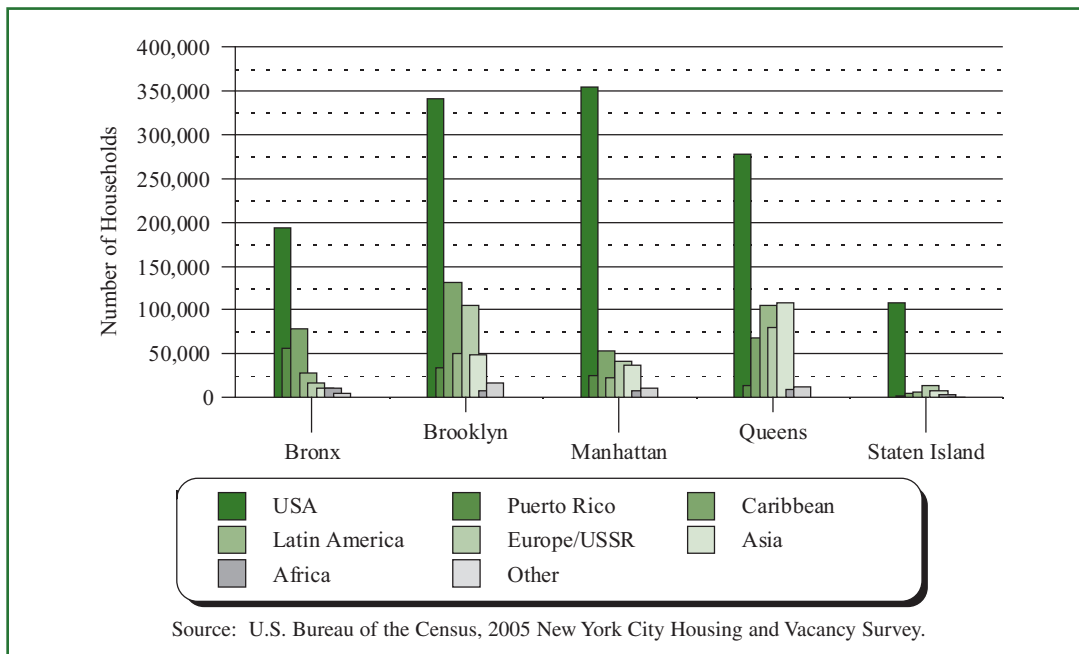


Table 2.44
Distribution of Households by Birth Region of Householder by Borough
New York City 2005

Birth Region	Borough					
	All	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
U.S.A	51.0%	48.7%	46.4%	64.4%	41.3%	74.4%
Abroad	49.0%	51.3%	53.6%	35.6%	58.7%	25.6%
Puerto Rico	5.2%	14.3%	4.7%	4.5%	2.0%	**
Caribbean	13.4%	19.6%	17.9%	9.6%	10.2%	2.9%
Latin America	8.5%	7.1%	6.9%	4.0%	15.7%	3.8%
Europe & former Soviet	10.2%	4.1%	14.3%	7.5%	11.8%	9.3%
Asia	8.5%	2.6%	6.7%	6.7%	16.1%	5.4%
Africa	1.5%	2.6%	1.0%	1.4%	1.3%	2.6%*
Other	1.7%	1.0%*	2.1%	1.9%	1.7%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

^a Marble Hill in the Bronx.

* Since the number of households is small, interpret with caution.

** Too few households to report.

In the Bronx, about a third of householders were born in either Puerto Rico (14 percent) or countries in the Caribbean (20 percent) (Table 2.44). In Brooklyn, one-third of the householders were born in countries in either the Caribbean (18 percent) or Europe (14 percent). On the other hand, about half of the householders in Queens were born in the following four regions on three different continents: the Caribbean (10 percent), Latin America (16 percent), Europe (12 percent), and Asia (16 percent). In Manhattan and Staten Island, where proportionally fewer foreign-born householders lived than in the City as a whole, foreign-born householders came from widely various countries in all regions on all continents (Figure 2.19).

Within each borough, foreign-born householders overwhelmingly clustered in certain areas. In the Bronx, Brooklyn, and Queens, such householders were densely concentrated in the following sub-borough areas where more than six in ten householders were born either in Puerto Rico or outside the United States: in the Bronx, sub-borough areas 4 (University Heights/Fordham) and 5 (Kingsbridge Heights/Mosholu); in Brooklyn, sub-borough areas 7 (Sunset Park), 9 (South Crown Heights), 11 (Bensonhurst), 12 (Borough Park), 13 (Coney Island), 14 (Flatbush), 15 (Sheepshead Bay/Gravesend), and 17 (East Flatbush). In the East Flatbush sub-borough area, more than seven in ten householders were foreign-born. In Queens, such householders were concentrated in sub-borough areas 1 (Astoria), 2 (Sunnyside/Woodside), 3 (Jackson Heights), 4 (Elmhurst/Corona), 7 (Flushing/Whitestone), and 9 (Kew Gardens/Woodhaven). Of these sub-borough areas in Queens, in Jackson Heights and Elmhurst/Corona, more than seven in ten

Table 2.45
Distribution of Renter Households
by Rent Regulation Status by Birth Region of Householder
New York City 2005

Regulatory Status	Birth Region									
	All	U.S.A.	All Abroad	Puerto Rico	Caribbean	Latin America	Europe ^a	Asia	Africa	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	3.2%	1.2%	**	**	**	2.9%	**	**	**
Stabilized	50.1%	46.3%	53.2%	41.7%	56.9%	55.0%	56.6%	47.6%	58.5%	58.5%
Pre-1947	35.8%	32.0%	40.0%	33.5%	47.4%	41.8%	36.9%	31.7%	39.7%	44.1%
Post-1947	14.3%	14.3%	13.2%	8.1%	9.5%	13.2%	19.7%	15.9%	18.8%	14.4%
Mitchell-Lama Rental	2.9%	3.2%	2.6%	3.8%	2.7%	**	3.1%	2.2%*	**	**
<i>In Rem</i>	0.5%	0.7%	0.4%*	**	**	**	**	**	**	**
Public Housing	8.3%	11.3%	6.4%	26.1%	5.7%	2.7%	2.2%*	**	**	**
Other Regulated	3.1%	2.7%	4.0%	9.8%	3.3%	2.6%	3.3%	3.5%	**	**
Unregulated	33.0%	32.5%	32.1%	17.1%	29.7%	37.8%	31.9%	43.7%	26.9%	33.9%
In Rental Building	30.8%	30.1%	29.8%	16.2%	28.4%	34.8%	27.7%	40.4%	25.6%	32.4%
In Coops/Condos	2.2%	2.4%	2.4%	**	1.3%*	3.0%	4.1%	3.3%	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

^a Includes Russia and former Soviet states.

householders were born abroad.⁶ In fact, Elmhurst/Corona showed the highest proportion of householders born abroad (86 percent) of any sub-borough area in the City. In Manhattan, the only sub-borough with a high proportion of foreign-born householders was Washington Heights/Inwood, where more than 7 in 10 householders were born in Puerto Rico or outside the United States.

Foreign-Born Householders by Rent-Regulation Status

Looking at foreign-born householders in each birth region by rent-regulation categories, we see that a considerably larger proportion of householders born in Puerto Rico lived in Public Housing units (26 percent) and “other-regulated” units (10 percent), while fewer lived in rent-stabilized units (42 percent) and unregulated units (17 percent), compared to the proportions of all renter householders and all foreign-born renter householders (Table 2.45).

Of householders born in countries in the Caribbean, Latin America, Europe, and Africa, more than half lived in rent-stabilized units (Table 2.45). On the other hand, of householders born in these four birth regions, close to two-fifths of those born in Latin America lived in unregulated units, while three or less in ten of those born in countries in the other three regions lived in such units.

Table 2.46
Distribution of Renter Households by Birth Region of Householder by Rent Regulation Status
New York City 2005

Regulatory Status	Birth Region									
	All	U.S.A.	All Abroad	Puerto Rico	Caribbean	Latin America	Europe ^a	Asia	Africa	Other
All	100.0%	48.0%	52.0%	6.7%	15.2%	9.6%	9.0%	8.0%	1.8%	1.7%
Controlled	100.0%	70.5%	29.5%	**	**	**	11.6%	**	**	**
Stabilized	100.0%	44.5%	55.5%	5.6%	17.4%	10.6%	10.2%	7.7%	2.1%	2.0%
Pre-1947	100.0%	42.5%	57.5%	6.2%	20.0%	11.1%	9.2%	7.1%	1.9%	2.0%
Post-1947	100.0%	50.0%	50.0%	4.0%	10.5%	9.2%	12.9%	9.3%	2.4%	1.7%
Mitchell-Lama Rental	100.0%	53.3%	46.7%	8.8%	13.9%	**	9.6%	6.2%*	**	**
<i>In Rem</i>	100.0%	63.1%	36.9%*	**	**	**	**	**	**	**
Public Housing	100.0%	61.8%	38.2%	19.9%	9.8%	3.0%*	2.3%*	**	**	**
Other Regulated	100.0%	38.7%	61.3%	19.4%	14.8%	7.4%	8.9%	8.4%	**	**
Unregulated	100.0%	48.3%	51.7%	3.5%	14.0%	11.3%	8.8%	10.9%	1.5%	1.7%
In Rental Building	100.0%	48.2%	51.8%	3.6%	14.4%	11.2%	8.3%	10.9%	1.5%	1.8%
In Coops/Condos	100.0%	48.7%	51.3%	**	8.5%*	12.0%	15.5%	11.0%	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report. In *in rem* housing 35.3 percent of householders were born in Puerto Rico, the Caribbean or Latin America.

a Includes Russia and former Soviet states.

6 Appendix A, 2005 HVS Data for Sub-Borough Areas, Table A.8.

Of householders born in countries in Asia, about nine in ten lived in either rent-stabilized units (48 percent) or unregulated units (44 percent). The distribution of householders by birth region within each rent-regulation category generally supports the patterns found here (Table 2.46).

Homeownership Rates of Foreign-Born Households

In 2005, the homeownership rate in the City as a whole was 33.3 percent, as discussed earlier (Table 2.42). The homeownership rate for householders born in this country was 37.0 percent, while the rate for foreign-born householders was just 29.1 percent, substantially lower than the city-wide overall rate and the rate for householders born in this country. For householders born in Puerto Rico, the rate was disproportionately low, only 14.5 percent. The rates for householders born in countries in the Caribbean, Latin America, and Africa were also very low: 24.1 percent, 24.1 percent, and 21.6 percent respectively (Table 2.42). In contrast, the rate for householders born in Europe or the former Soviet states was 41.3 percent, higher than the city-wide rate and the highest of householders born in any region.

Foreign-Born Households by Form of Ownership

Compared to the distribution of type of owner units for all owner householders or for householders born in the United States, the distribution for householders born in certain regions outside the United States displays a unique variation. Overall, of all owner households in the City, close to two-thirds (63 percent) lived in conventional units, while a quarter lived in private cooperative units (Table 2.47). The remaining one in eight were divided into the two remaining types of owner units: condominiums (7 percent) and Mitchell-Lama cooperatives (5 percent). On the other hand, about three-quarters of foreign-born

Table 2.47
Distribution of Owner Households by Form of Ownership by Birth Region
New York City 2005

Birth Region	Form of Ownership				
	All	Conventional	Cooperative	Condominium	Mitchell-Lama Cooperative
All	100.0%	63.0%	25.3%	7.3%	4.5%
U.S.A.	100.0%	60.8%	27.9%	6.4%	4.9%
Abroad	100.0%	74.4%	17.2%	5.4%	3.0%
Puerto Rico	100.0%	63.3%	17.2%*	**	**
Caribbean	100.0%	87.2%	8.8%	**	**
Latin America	100.0%	82.2%	12.6%	**	**
Europe	100.0%	67.3%	22.5%	6.5%	3.6%*
Asia	100.0%	67.6%	22.7%	8.5%	**
Africa	100.0%	72.0%	**	**	**
Other	100.0%	80.5%	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

householders lived in conventional owner housing units (74 percent), while one in six lived in private cooperative units (17 percent). The remainder lived in either condominium units (5 percent) or Mitchell-Lama cooperative units (3 percent).

Almost nine in ten owner householders born in countries in the Caribbean (87 percent) and eight in ten of those born in countries in Latin America (82 percent) lived in conventional units (Table 2.47). Of householders born in Puerto Rico, four-fifths lived in either conventional units (63 percent) or private cooperatives (17 percent). The patterns for owner householders born in countries in Europe and Asia resembled the pattern for all owner householders. Two-thirds each of the householders born in those two regions lived in conventional units (67 percent and 68 percent), while a little more than a fifth each lived in private cooperatives (23 percent).

Immigrant Households

In the last several decades, a growing number of immigrants have come to this country, moving into large central cities in metropolitan areas in almost all regions of the country; and the City of New York has been one of those large cities which have attracted increasingly large numbers of immigrants. Accordingly, the numbers of persons and households in the City have increased markedly, and the consequent need for housing has grown tremendously. Moreover, these immigrants tend to cluster in certain neighborhoods in the City, as discussed earlier in the “Household Population” section of this chapter. Thus, the housing and other related situations of immigrant householders in the City, in general and particularly in those neighborhoods where they tend to live, have been of great concern to policy-makers and planners in the City.⁷

According to the 2005 HVS, of the 3,038,000 households in the City in 2005, 934,000 reported they were immigrant households (Table 2.48). However, 537,000 households, or 18 percent of all households, did not answer the birthplace question; and, of the households that did respond to the birthplace question, another 60,000 households did not provide answers to the immigrant questions covered in the 2005 HVS. Thus, the number of 934,000 immigrant households that the 2005 HVS reports is likely a considerable underestimate.

The number of immigrant households in 2002 was 983,000. However, based on data on immigrant households from the 2002 and 2005 HVSs, we cannot say that the number of immigrant households in the City declined in 2005, since the number of households that did not answer the birthplace question (537,000) and immigration questions (60,000) in 2005 was 597,000 (537,000 + 60,000), larger than 413,000 (371,000 + 42,000) non-response households in 2002 by 184,000 households.⁸

Spatial Variation of Immigrant Households

Similar to foreign-born householders, the overwhelming majority of immigrant households selected Brooklyn or Queens as their residential location. Seven in ten of the 934,000 immigrant households in the

7 Immigrant householders are distinguished from “foreign-born” or householders born abroad in that they exclude those born in Puerto Rico, and they responded ‘yes’ to the question, “Did you move to the U.S. as an immigrant?”

8 Moon Wha Lee, *Housing New York City 2002*, page 125.

Table 2.48
Number and Rate of Households Responding
to Questions Regarding Birthplace of Householder and Immigration by Tenure
New York City 2005

	Response to Birthplace of Householder		
	Total	Owner Households	Renter Households
All Households	3,037,996	1,010,370	2,027,626
Responded	2,501,406	828,870	1,672,535
No Response	536,590	181,499	355,091
All Households	100.0%	100.0%	100.0%
Responded	82.3	82.0	82.5
No Response	17.7	18.0	17.5
All Households	100.0%	33.3	66.7
Responded	100.0%	33.1	66.9
No Response	100.0%	33.8	66.2
	Response to Immigration Question		
	Total	Owner Households	Renter Households
Householders Born Abroad ^a	1,095,720	337,927	757,793
Responded to Immigration Question			
Immigrant	933,799	298,022	635,777
Not immigrant	101,493	20,948	80,545
No Response	60,427	18,957	41,470
Born Abroad ^a	100.0%	100.0%	100.0%
Responded			
Immigrant	85.2%	88.2%	83.9%
Not Immigrant	9.3%	6.2%	10.6%
No Response	5.5%	5.6%	5.5%
Born Abroad ^a	100.0%	30.8%	69.2%
Responded			
Immigrant	100.0%	31.9%	68.1%
Not Immigrant	100.0%	20.6%	79.4%
No Response	100.0%	31.4%	68.6%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: ^a Not including 131,102 householders born in Puerto Rico, who are already U.S. citizens, thus not considered immigrants.

City lived in either Brooklyn (315,000 households or 34 percent of all immigrant households) or Queens (339,000 households or 36 percent) (Table 2.49 and Figure 2.20). The remaining 280,000 immigrant households were scattered among Manhattan (129,000 households or 14 percent), the Bronx (123,000 households or 13 percent), and Staten Island (28,000 households or 3 percent) (Map 2.7).

Queens is the immigrant county in the City. The 2005 HVS reports that, in Queens, half of the households (51 percent) were immigrant households (Table 2.49). More than six in ten households were immigrant households in each of the following Queens sub-borough areas: 2 (Sunnyside/Woodside), 3 (Jackson Heights), and 4 (Elmhurst/Corona). In Brooklyn, 44 percent of the households were immigrant households. More than six in ten households were immigrant households in sub-borough area 17 (East Flatbush) in 2005.⁹

Table 2.49
Distribution of Immigrant Households within New York City
by Borough and within Borough by Tenure
New York City 2005

Borough	Percent by Borough	Number by Tenure		
		All Immigrant Households ^b	Renters	Owners
All	100.0%	933,799	635,777	298,022
Bronx ^a	13.2%	123,234	97,680	25,554
Brooklyn	33.7%	314,739	225,147	89,592
Manhattan ^a	13.8%	129,048	111,977	17,071
Queens	36.3%	338,701	191,079	147,622
Staten Island	3.0%	28,078	9,895	18,183

	Percent Immigrants ^b	Percent by Tenure		
All	38.3%	100.0%	68.1%	31.9%
Bronx ^a	32.0%	100.0%	79.3%	20.7%
Brooklyn	44.1%	100.0%	71.5%	28.5%
Manhattan ^a	23.8%	100.0%	86.8%	13.2%
Queens	51.2%	100.0%	56.4%	43.6%
Staten Island	20.2%	100.0%	35.2%	64.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

b Householder born outside U.S./Puerto Rico and came to U.S. as an immigrant. Householders born in Puerto Rico are already U.S. citizens, thus not considered immigrants.

Racial and Ethnic Variation of Immigrant Households

Racially and ethnically, New York City is already very diverse, as discussed earlier in this chapter. However, immigrant households are even more diverse than all households in the City.

⁹ Appendix A: 2005 HVS Data for Sub-Borough Areas, Table A.9.

Map 2.7
Percent Immigrant Householders
New York City 2005

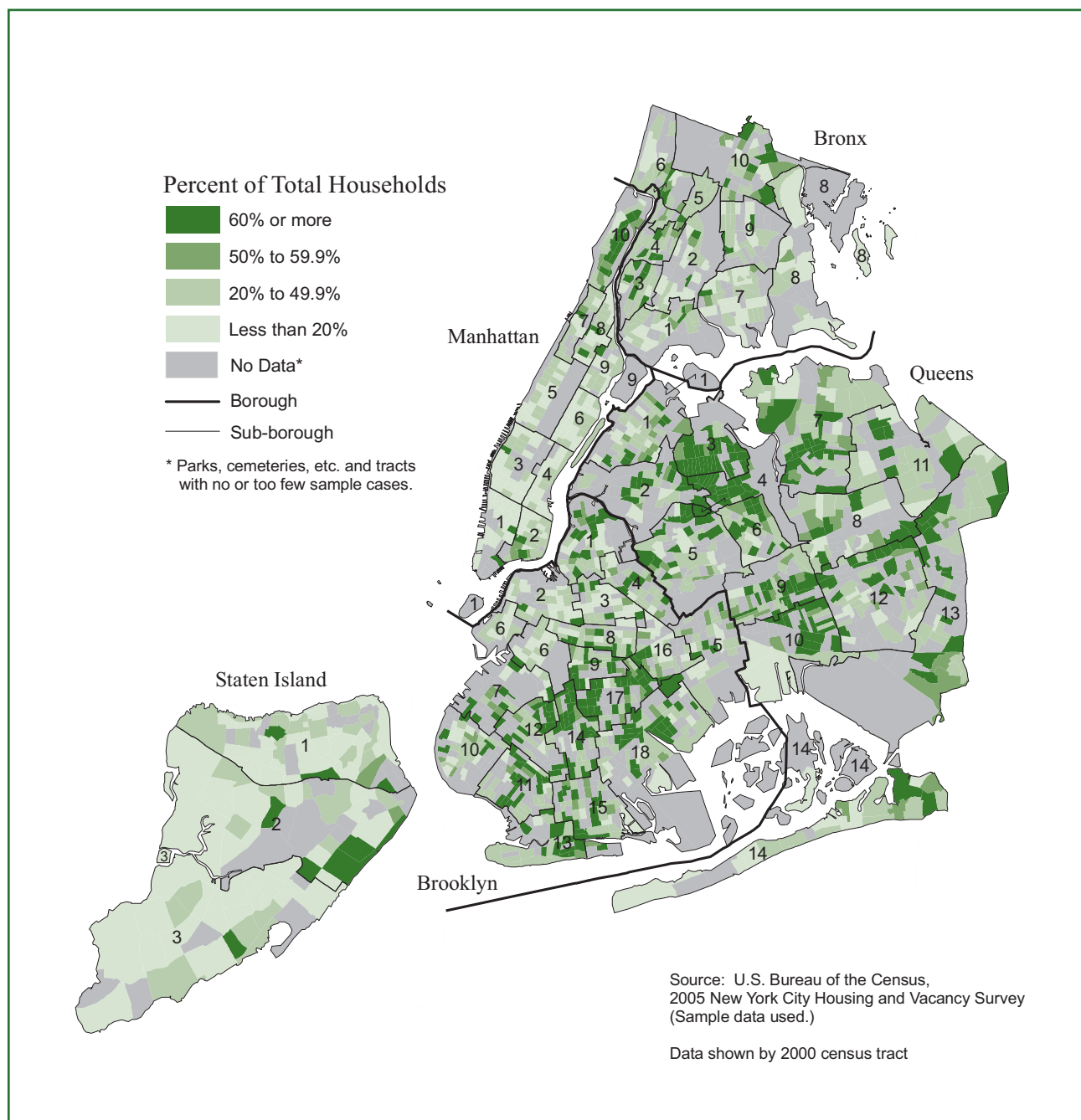
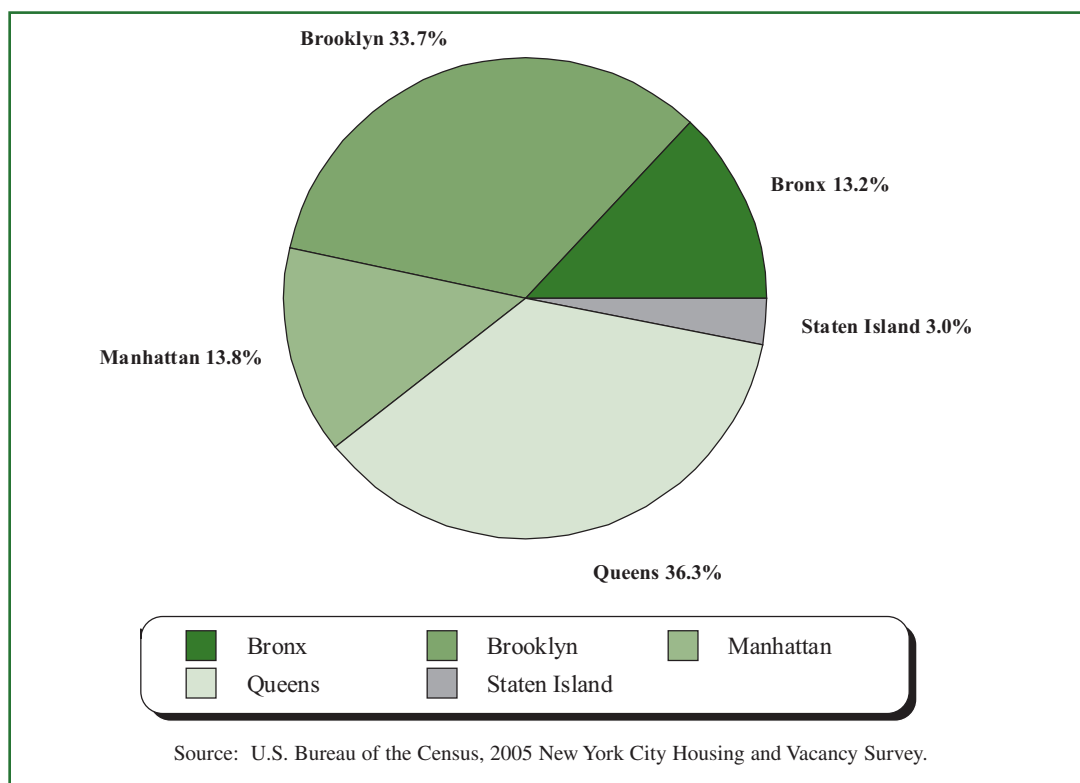


Figure 2.20
Distribution of Immigrant Households by Borough
New York City 2005



The 934,000 immigrant households in the City were divided into the following four major racial and ethnic groups (excluding Puerto Ricans)¹⁰: non-Puerto Rican Hispanics (29 percent), whites (27 percent), blacks (23 percent), and Asians (20 percent) (Table 2.50 and Figure 2.21).

Because immigrant households are mostly renter households, the racial and ethnic variation of immigrant renter households mirrored that of all immigrant households, except that more renters were non-Puerto Rican Hispanics and fewer were whites (Table 2.50). However, the variation among owners was substantially different from that of all immigrant households or renter immigrant households. Among immigrant owners, the proportion of non-Puerto Rican Hispanics was substantially smaller, only 15 percent. Conversely, close to nine in ten immigrant owner households were either white (35 percent), black (26 percent), or Asian (25 percent) (Table 2.50).

Immigrant Renter Households by Rent-Regulation Status in Each Borough

The distribution of immigrant renter households by rent-regulation categories approached that of all renter households and foreign-born renter households in the City, except that more immigrant renters lived in rent-stabilized units, while fewer lived in Public Housing units. However, the distributions in each borough varied markedly. In Manhattan, close to nine in ten immigrant renter households lived in

¹⁰ Puerto Ricans who move to the City are not treated as immigrants, since they are United States citizens..

Table 2.50
Percent Distribution of Immigrant Households
by Race/Ethnicity of Householder by Tenure
New York City 2005

Race/Ethnicity	All	Renters	Owners
Total	933,799	635,777	298,022
All	100.0%	100.0%	100.0%
White	27.2%	23.8%	34.5%
Black/African American	23.3%	22.2%	25.6%
Puerto Rican ^a	**	**	**
Non-Puerto Rican Hispanic	29.4%	36.3%	14.6%
Asian	19.5%	17.1%	24.8%
Other	0.4%*	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

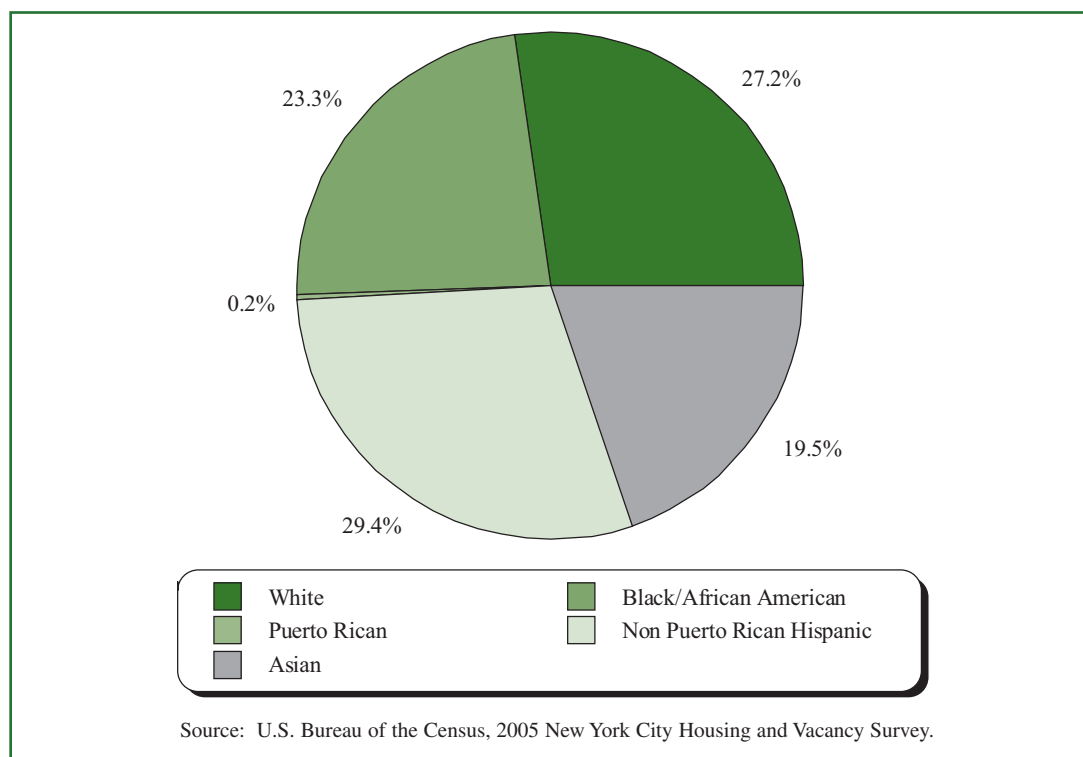
Note:

* Since the number of households is small, interpret with caution.

** Too few households to report.

a Householders born in Puerto Rico not considered immigrants.

Figure 2.21
Distribution of Immigrant Households by Race/Ethnicity of Head of Household
New York City 2005



units whose rents were controlled or regulated. Seven in ten immigrant renter households in the borough lived in either rent-stabilized (66 percent) or rent-controlled (5 percent) units. Consequently, only one in seven lived in unregulated units (Table 2.51). The distribution in the Bronx roughly mirrored that in Manhattan, except that, in the Bronx, there were fewer immigrant households in rent-controlled and Public Housing units and more in unregulated units than in Manhattan.

On the other hand, only three-fifths of immigrant renter households in Brooklyn lived in rent-controlled or rent-regulated units (Table 2.51). Only about one in two of such households in the borough lived in rent-stabilized units. As a result, almost two-fifths of immigrant renter households in the borough lived in unregulated units. In Queens, almost half of such households lived in rent-controlled or rent-regulated units, while the other half lived in unregulated units (48 percent). In the borough, the proportions of

Table 2.51
Percent Distribution of All Renter Households and Immigrant Renter Households by Rent Regulation Status within New York City and within Boroughs
New York City 2005

Regulatory Status	All Renter Households	Immigrant Renter Households ^b					
		All	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
Total	2,027,626	635,777	97,680	225,147	111,977	191,079	9,895
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	1.3%	**	**	4.9%	**	**
Stabilized	50.1 %	55.4%	68.6%	52.2%	65.8%	47.7%	**
Pre-1947	35.8%	40.6%	58.5%	41.1%	56.3%	23.5%	**
Post-1947	14.3%	14.7%	10.1%	11.2%	9.6%	24.3%	**
Mitchell-Lama Rental	2.9%	2.4%	4.4%	2.9%	**	**	**
<i>In Rem</i>	0.5%	**	**	**	**	**	**
Public Housing	8.3%	3.4%	**	4.4%	6.7%	**	**
Other Regulated	3.1%	3.0%	5.5%	2.1%	4.4%	**	**
Unregulated	33.0%	34.1%	18.0%	38.0%	14.2%	48.1%	58.6%
In Coops/Condos	2.2%	2.4%	**	1.6%*	**	4.1%	**
In Rental Buildings	30.8%	31.7%	16.9%	36.4%	11.6%	44.1%	57.2%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

b Householder born outside U.S./Puerto Rico and came to U.S. as an immigrant. Householders born in Puerto Rico are already U.S. citizens, thus not considered immigrants.

* Since the number of households is small, interpret with caution.

** Too few households to report.

immigrant renter households living in Public Housing units, Mitchell-Lama units, or other-regulated units were inappreciably small.

Unlike any other borough in the City, about three-fifths of the immigrant renter households in Staten Island lived in unregulated units (Table 2.51). The remaining such households in the borough were dispersed among various rent-regulated units in inappreciably small portions.

Homeownership of Immigrant Households

Of the 934,000 immigrant households in the City in 2005, 298,000 were owner households. Thus, the homeownership rate for immigrant households was 31.9 percent, lower than the rate of 33.3 percent for all households in the City (Tables 2.50 and 2.52), but higher than the rate of 29.1 percent for foreign-born householders—that is, immigrant and non-immigrant foreign-born householders together (Table 2.42). However, the homeownership rates for immigrant households in Staten Island and Queens were tremendously higher than the city-wide rate, mirroring closely the rates for all households in the two boroughs: 64.8 percent and 43.6 percent respectively (Tables 2.15 and 2.49). Conversely, in the Bronx and Manhattan, the rates were very much lower than the city-wide rate: 20.7 percent and 13.2 percent respectively. These rates were even lower than the rates for all households in the two boroughs, 22.1 percent and 23.6 percent respectively. The rate for immigrant households in Brooklyn was 28.5 percent, also substantially lower than the city-wide rate for such households.

Immigrant Households' Homeownership Rates by Race and Ethnicity

Similar to the rates for the major racial and ethnic groups for all households, the degrees of variation in homeownership rates for different racial and ethnic immigrant groups were wide (Table 2.52). The rates for white, Asian, and black immigrant households were higher than the rate for all immigrant households: 40.5 percent, 40.5 percent, and 35.1 percent respectively. On the other hand, the rate for non-Puerto Rican Hispanic immigrant households was a mere 15.8 percent, a 16.1-percentage-point variation from the rate for all immigrant households.

Distribution of Immigrant Owner Households by Type of Owner Unit in Each Borough

In 2005, the pattern of types of owner units immigrant households lived in was very similar to that of foreign-born households. More than three-quarters of the immigrant owner households in the City lived in conventional units, while most of the remainder lived in private cooperative (16 percent) or condominium (5 percent) units. In Manhattan, more than four-fifths of immigrant owner households lived in private cooperative (57 percent) or condominium (25 percent) units (Table 2.53). On the other hand, in Staten Island, conventional units housed more than nine in ten immigrant owner households.

Educational Attainment of Immigrant Households

Immigrant householders, particularly those that had moved into their current residence in the City over five years ago (before 2000), were substantially less educated than all householders in the City in 2005. Of all householders, 81 percent had finished at least high school, while 37 percent had graduated at least

Table 2.52
Percent Distribution of Immigrant Households
by Tenure by Race/Ethnicity
New York City 2005

Race/Ethnicity	All	Renters	Owners
All	100.0%	68.1%	31.9%
White	100.0%	59.5%	40.5%
Black/African American	100.0%	64.9%	35.1%
Puerto Rican ^a	*	*	*
Non-Puerto Rican Hispanic	100.0%	84.2%	15.8%
Asian	100.0%	59.5%	40.5%
Other	100.0%	*	*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: * Too few households to report.

a Householders born in Puerto Rico are already U.S. citizens; thus not considered immigrants.

Table 2.53
Percent Distribution of Immigrant Owner Households by Type of Ownership
within New York City and within Borough
New York City 2005

Type of Ownership of Immigrant Owner Households^b	All	Bronx^a	Brooklyn	Manhattan^a	Queens	Staten Island
Total	298,022	25,554	89,592	17,071	147,622	18,183
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Conventional	76.2%	78.4%	80.3%	**	79.2%	93.0%
Coop	16.2%	**	14.5%	56.8%	15.9%	**
Condominium	4.8%	**	**	24.8%	3.3%	**
Mitchell-Lama Coop	2.8%	**	**	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

b Householder born outside U.S./Puerto Rico and came to U.S. as an immigrant. Householders born in Puerto Rico are already U.S. citizens, thus not considered immigrants.

* Since the number of households is small, interpret with caution.

** Too few households to report. In the Bronx, 12.7% of immigrant owner households were in non-Mitchell Lama coops/condos.

from college (Table 2.54). Of immigrant householders who had moved into their current units in the City before 2000, 73 percent had finished at least high school and 28 percent had graduated at least from college. On the other hand, those that had moved into their current units recently (between 2000 and 2005) were noticeably better educated than those that had moved in before 2000. These recent immigrants' comparable educational attainment levels were 76 percent and 34 percent respectively.

Table 2.54
Distribution of All Householders and Immigrant Householders by Educational Attainment
by Time Since Moved into Current Unit
New York City 2005

Educational Attainment	All Householders	Immigrant Householders ^a		
		Both	Moved within Last 5 Years	Moved Over 5 Years Ago
All	100.0%	100.0%	100.0%	100.0%
Less Than 12 Years	19.0	25.9	23.6	27.3
High School Graduate	25.9	27.6	26.3	28.4
13-15 Years	18.6	16.5	15.9	16.8
College Degree or more	36.6	30.0	34.3	27.5

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes: a Households with householder born outside the U.S./Puerto Rico who answered "yes" to the question: "Did (householder) move to the United States as an immigrant?" Persons born in Puerto Rico are already U.S. citizens, thus not considered immigrants.

Incomes of Immigrant Households

The income of immigrant households was lower than the income of non-immigrants, while housing costs, rents, were about the same. Consequently, the proportion of immigrant households' income that went to housing costs was commensurately higher than that of non-immigrant households. In 2004, the median income of immigrant renter households was \$30,000, or 91 percent of the median income of non-immigrant renter households (Tables 2.55 and 2.56). At the same time, their median contract rent was \$825, compared to \$819 for non-immigrant households. Their median gross rent/income ratio was 33.7 percent, while it was 29.2 percent for non-immigrant households (Table 2.56).

Household Size of Immigrant Households

Of all households in the City, 34 percent were one-person households, while 29 percent were two-person households, 16 percent were three-person households, and 22 percent were four-or-more-person households in 2005 (Table 2.57). Compared to this city-wide pattern, the pattern for immigrant household size was reversed: only 21 percent were one-person households, while 34 percent were four-or-more-person households. Consequently, the average size of immigrant households was considerably larger than that of all households: 3.21 versus 2.64 in 2005. In short, immigrant households were larger households and experienced the consequential housing problems typical of larger households, particularly crowding, in the City, as discussed later in this chapter.

Table 2.55
Household and Housing Characteristics of All Immigrant and
Non-Immigrant Households
New York City 2005

Household Characteristics	All Households	Immigrant Households ^a	Non-Immigrant Households
Number	3,037,996	933,799	1,507,180
Race/Ethnicity of Householder	100.0%	100.0%	100.0%
White	43.8%	27.2%	49.8%
Black	22.8%	23.3%	24.1%
Puerto Rican	9.5%	**	16.8%
Non-Puerto Rican Hispanic	13.8%	29.4%	5.3%
Asian	9.4%	19.5%	2.9%
Other	0.7%	0.4%*	1.0%
Median Household Income	\$40,000	\$37,000	\$43,000
Median Contract Rent	\$850	\$825	\$819
Median Gross Rent-Income Ratio	31.2%	33.7%	29.2%
Percent of Occupied Units in Dilapidated Buildings	0.5%	0.7%	0.5%
Occupied Units in Buildings with One or More Building Defect Types	7.4%	8.5%	7.0%
Occupied Units with Five or More Maintenance Deficiencies	3.4%	3.5%	3.5%
Households with any Building with Broken or Boarded-Up Windows on the Same Street	5.6%	4.9%	6.3%
Household Opinion of Good/Excellent Neighborhood Quality	77.5%	75.4%	78.5%
Percent Containing:			
Subfamily	3.7%	6.4%	2.9%
Secondary Individual	4.7%	4.3%	5.0%
Crowded Households (more than 1 person per room)	7.9%	14.7%	5.2%
Severely Crowded Households (more than 1.5 persons per room)	2.7%	5.0%	1.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes: a Households with householders born outside the U.S./Puerto Rico who answered "yes" to the question: "Did (householder) move to the United States as an immigrant?"

Persons born in Puerto Rico are already U.S. citizens; thus not considered immigrants.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Table 2.56
Household and Housing Characteristics of Immigrant and
Non-Immigrant Renter Households
New York City 2005

Household Characteristics	All Renter Households	Immigrant Renter Households ^a	Non-Immigrant Renter Households
Number	2,027,626	635,777	995,288
Race/Ethnicity of Householder			
White	37.0%	23.8%	40.6%
Black	24.2%	22.2%	27.2%
Puerto Rican	12.0%	**	21.5%
Non-Puerto Rican Hispanic	17.2%	36.3%	6.5%
Asian	8.8%	17.1%	3.1%
Other	0.8%	**	1.1%
Median Household Income	\$32,000	\$30,000	\$33,000
Contract Rent	\$850	\$825	\$819
Median Gross Rent-Income Ratio	31.2%	33.7%	29.2%
Percent of Occupied Units in Dilapidated Buildings	0.7%	0.9%	0.7%
Occupied Units in Buildings with One or More Building Defect Types	9.1%	10.6%	8.5%
Occupied Units with Five or More Maintenance Deficiencies	4.9%	4.9%	5.0%
Households with any Building with Broken or Boarded-Up Windows on the Same Street	6.3%	5.5%	6.8%
Household Opinion of Good/Excellent Neighborhood Quality	71.3%	69.6%	72.0%
Percent Containing:			
Subfamily	3.5%	6.2%	2.6%
Secondary Individual	5.8%	5.5%	6.2%
Crowded Households (more than 1 person per room)	10.2%	18.6%	6.9%
Severely Crowded Households (more than 1.5 persons per room)	3.7%	6.9%	2.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes: a Households with householder born outside the U.S./Puerto Rico who answered "yes" to the question: "Did (householder) move to the United States as an immigrant?" Persons born in Puerto Rico are already U.S. citizens; thus not considered immigrants.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Table 2.57
Percent Distribution of All Households and Immigrant Households, All Renter and Immigrant Renter Households by Number of Persons in the Household and Mean Household Size
New York City 2005

Number of Persons in Household	All Households	Immigrant Households ^a	All Renter Households	Immigrant Renter Households
All	100.0%	100.0%	100.0%	100.0%
1	33.6%	20.9%	36.3%	22.9%
2	28.5%	25.0%	27.8%	25.1%
3	15.9%	20.0%	15.9%	20.3%
4 or more	22.0%	34.1%	20.0%	31.7%
Mean Household Size	2.64	3.21	2.56	3.12

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: a Householders born in Puerto Rico are already U.S. citizens; thus not considered immigrants.

Housing and Neighborhood Conditions for Immigrant Renter Households

Housing and building conditions for immigrant renter households were slightly poorer than they were for non-immigrant renter households (Table 2.56). Of rental units occupied by immigrant households, 10.6 percent were in buildings with one or more building defects, compared to 8.5 percent for renter units occupied by non-immigrant households. On the other hand, based on the proportion of boarded-up buildings on the same street where respondents' housing units were located, neighborhood condition for immigrant renter households was somewhat better than it was for non-immigrant renter households: 5.5 percent versus 6.8 percent respectively. However, 69.6 percent of immigrant renter households rated the physical condition of their neighborhood's residential structures as "good" or "excellent," while 72.0 percent of non-immigrant renter households gave such ratings.

Crowding Situations and Doubled-Up Households with Sub-Families and Secondary Individuals for Immigrant Renter Households

The crowding situation for immigrant households was extremely serious. The incidence of crowding for immigrant renter households was almost double that of all renter households in the City: 18.6 percent of immigrant renter households were crowded and 6.9 percent were severely crowded, compared to 10.2 percent and 3.7 percent respectively for renter households as a whole (Table 2.56). The equivalent crowding rates for non-immigrant renter households were 6.9 percent and 2.4 percent. Immigrant renter households' higher crowding rate was mostly a consequence of immigrant households' larger household size, since crowding is a phenomenon typical of larger households.

Of immigrant renter households, 6.2 percent were doubled up with sub-families and 5.5 percent were doubled up with secondary individuals (Table 2.56). Of all renter households, the comparable proportions of those containing sub-families or secondary individuals were 3.5 percent and 5.8 percent respectively (Table 2.56).¹¹ In summary, more immigrant renter households were crowded and doubled up with sub-families.

11 For definitions of doubled-up households, sub-families, and secondary individuals, see the "Doubled-Up Households (Sub-Family and Secondary Individual Households)" section of this chapter.

Recently Moved Households

New York City is a new housing market place. The housing market in the City in recent years has been significantly transformed from what it was in most of the last three decades, in terms of not only its fundamental structure but also its functions in regard to the demand for and supply of housing and the dynamic interactions between the two. The 2005 HVS reports that the City's total inventory of residential units was 3,261,000, the largest housing stock since the first HVS was conducted in 1965 (Table 4.1). The 2005 HVS also reports that housing conditions, particularly neighborhood conditions, in the City were the best since the HVS started collecting data on them. Specifically, the proportion of renter households near buildings with broken or boarded-up windows on the same street was a mere 6.3 percent in 2005, a 2.4-percentage-point improvement from 2002 and the best since the HVS started to measure neighborhood condition. Also, 71.3 percent of renter households rated the condition of their neighborhood's residential structures as "good" or "excellent," the highest since the HVS started collecting such data, as discussed in Chapter 7, "Housing and Neighborhood Conditions."

However, the City still faces the problems of a serious housing shortage and the affordability of housing because the City has attracted additional households at a faster rate than the affordable housing supply has grown in recent years. Under these market circumstances, characteristics of recently-moved households into the City that have an overriding influence on their residential requirements cannot be assumed to be consistent with those of households that have stayed in the City for many years.

Moreover, the housing requirements of households that have recently moved into their current residences in the City from different places—such as from outside the country, or from other places in the country, or from other places within the City—could be markedly different. Therefore, an analysis of data on various housing and household characteristics of recently-moved households could provide additional insights for housing policy-makers and planners, as even a rough proxy of households that are moving or are soon to move into the City.

The 2005 HVS reports that the major characteristics of householders that moved into their current housing units in the City over five years ago—that is, in 2000 or earlier—closely resembled those of all householders in the City, since they were the overwhelming majority of households in 2005 (Table 2.58).

However, the major characteristics of householders that moved into their current residence in the City within the five years between 2000 and 2005, particularly those recent-movers from other parts of the United States outside New York City, differed substantially from those of all householders and those of householders who moved into their current residence in the City in 2000 or before. Almost two-thirds of householders that had recently moved into the City from other parts of the country outside New York City were white, while a little more than two-fifths of all householders in the City were white in 2005 (Table 2.58).

Race and Ethnicity of Recent-Movers

Most recent-movers in the City moved from other places in the City (74 percent) (Table 2.58). Of recently-moved black and Puerto Rican householders, 84 percent and 92 percent respectively had moved from other places within the City. On the other hand, of whites, non-Puerto Rican Hispanics, and Asians, 66 percent, 73 percent, and 68 percent respectively had moved into their current residences from within the City.

Table 2.58

**Distribution by Race/Ethnicity of All Householders and of Householders Who Moved into Residence within Previous 5 Years by Origin of Move and Householders Who Moved in Over 5 Years Ago
New York City 2005**

Race/Ethnicity	All ^a	Moved into Current Residence Within Last 5 Years			Moved into Current Residence Over 5 Years Ago
		From Outside USA ^b	From USA Excluding NYC	Within NYC	
Number	3,037,996	88,800	136,033	638,367	1,939,230
All	100.0%	100.0%	100.0%	100.0%	100.0%
White	43.8%	29.2%	64.9%	35.0%	44.6%
Black/African American	22.8%	14.3%	11.3%	23.9%	24.3%
Puerto Rican	9.5%	**	3.0%	11.9%	9.8%
Non-Puerto Rican Hispanic	13.8%	28.6%	9.2%	16.4%	12.9%
Asian	9.4%	25.1%	9.9%	11.9%	7.6%
Other	0.7%	**	**	0.8%*	0.7%

Race/Ethnicity	All Households	Moved into Current Residence Within Last 5 Years				
		Number ^a	All	From Outside USA ^b	From USA Excluding NYC	Within New York City
All	3,037,996	1,098,766	100.0%	10.3%	15.8%	74.0%
White	1,330,514	465,010	100.0%	7.7%	26.1%	66.2%
Black/African American	691,370	219,678	100.0%	7.0%	8.5%	84.4%
Puerto Rican	289,998	99,186	100.0%	**	5.0%	92.4%
Non-Puerto Rican Hispanic	418,452	167,943	100.0%	17.8%	8.8%	73.4%
Asian	285,309	138,441	100.0%	20.0%	12.0%	68.0%
Other	22,353	8,508	100.0%	**	**	67.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Total includes those not reporting origin of move.

b Including Puerto Rico.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Reasons for Moving of Recent-Movers

The major reasons for moving are distinctively different for recent-movers from different places. Almost two-thirds of recent-movers from abroad reported that they had moved for job- or family-related reasons, while more than a quarter said they had moved for housing- (19 percent) or neighborhood-related (8 percent) reasons (Table 2.59).

On the other hand, two-fifths of recent-movers from within the United States (excluding the City) reported that they had moved for job-related reasons (41 percent), while a third cited housing (21 percent) or neighborhood (13 percent) as the reason for their moves (Table 2.59).

However, of recent-movers from within the City, more than half said they had moved for housing- (43 percent) or neighborhood-related (12 percent) reasons, while almost a third said that they had moved for family-related reasons (32 percent) (Table 2.59).

Table 2.59
Reasons for Moving of Households Who Moved into Residence
within the Last 5 Years by Origin of Move
New York City 2005

Moved into Current Residence Within Last 5 Years				
Reason for Moving	All	From Outside USA ^a	From USA Excluding NYC	Within NYC
Total	1,098,766	88,800	136,033	638,367
	100.0%	100.0%	100.0%	100.0%
Job	16.7%	31.8%	41.1%	8.3%
Family	29.2%	32.4%	17.7%	31.6%
Neighborhood	11.7%	7.5%	12.9%	12.1%
Housing	36.2%	19.3%	21.0%	42.6%
Other	6.1%	9.1%	7.1%	5.3%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Includes Puerto Rico.

Spatial Variations of Recent-Movers

The residential location of recent-movers from outside the United States resembled that of all households in the City. More than four-fifths of recent-movers *from outside the United States* moved into either Brooklyn (28 percent), Queens (30 percent), or Manhattan (24 percent), while most of the remainder moved into the Bronx (12 percent) (Table 2.60). Somewhat more of these recent-movers went to southwestern Brooklyn, the northern Queens, and the Upper West Side of Manhattan.

However, the pattern of recent-movers *from other places in the country* (excluding the City) was disparate: almost one in two of such recent-movers moved to Manhattan, while about two-fifths moved to either Brooklyn (22 percent) or Queens (20 percent) (Table 2.60). These recent-movers were heavily concentrated in the lower and middle parts of Manhattan.¹² On the other hand, the pattern of recent-movers *from other places within the City* approximated that of all households in the City, except that a notably smaller proportion of such recent-movers moved into Manhattan, while a larger proportion moved into the Bronx.

Almost half of the households in Manhattan sub-borough area 1 (Financial District/Greenwich Village) and just slightly less than that in Manhattan sub-borough area 3 (Chelsea/Clinton/Midtown), Bronx sub-

¹² U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Table 2.60
Characteristics of All Households and of Households Who Moved into Residence
within the Last 5 Years by Origin of Move
New York City 2005

Household Characteristics	All Households	Moved into Current Residence Within Last 5 Years			
		All Who Moved	From Outside USA ^a	From USA Excluding NYC	Within NYC
Number	3,037,996	1,098,766	88,800	136,033	638,367
Renters	66.7%	80.0%	93.6%	85.4%	77.4%
Owners (Homeownership Rate)	33.3%	20.0%	6.4%	14.6%	22.6%
Borough	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx	15.5%	15.4%	12.1%	8.9%	17.7%
Brooklyn	28.9%	28.4%	28.4%	21.6%	30.9%
Manhattan	24.3%	26.1%	24.2%	47.5%	18.1%
Queens	25.9%	25.2%	30.3%	19.7%	27.1%
Staten Island	5.4%	4.9%	4.9%	2.2%*	6.1%
Median Household Income	\$40,000	\$42,500	\$35,000	\$55,000	\$41,200
Renters	\$32,000	\$37,000	\$33,000	\$52,200	\$35,000
Owners	\$65,000	\$75,000	\$60,000	\$74,000	\$80,000
Income Distribution	100.0%	100.0%	100.0%	100.0%	100.0%
0 – \$24,999	33.1%	29.8%	37.1%	22.6%	30.6%
\$25,000 – 49,999	24.2%	25.8%	30.1%	19.8%	26.0%
\$50,00 – \$79,999	18.8%	19.6%	15.7%	24.8%	19.2%
\$80,000 +	23.9%	24.8%	17.1%	32.8%	24.1%
Median Contract Rent	\$850	\$1,000	\$1,000	\$1,325	\$925
Median Gross Rent/Income Ratio	31.2	32.5	37.3	30.0	31.6
Educational Attainment					
Less than High School	19.0%	16.5%	17.6%	6.0%	19.2%
High School Graduate	25.9%	22.1%	23.3%	9.0%	24.6%
Greater than High School	55.1%	61.4%	59.1%	85.0%	56.2%
Householder Employment					
Unemployment Rate	5.1%	5.0%	**	4.8%	5.6%
Not In Labor Force	32.1%	20.5%	22.5%	18.9%	21.5%
Household Types	100.0%	100.0%	100.0%	100.0%	100.0%
Single Elderly	11.4%	4.0%	**	2.6%*	4.3%
Single Adult	22.2%	28.5%	19.5%	34.5%	22.3%
Single w/ Child(ren)	6.8%	8.4%	4.4%*	4.0%	11.0%
Elderly Household	9.5%	2.4%	**	**	3.0%
Adult Household	25.5%	30.4%	40.8%	44.5%	26.8%
Adults with Child(ren)	24.5%	26.4%	33.8%	13.3%	32.6%
Crowded Renter Households (more than 1 person per room)	10.2%	10.6%	20.0%	6.3%	12.3%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Includes Puerto Rico.

* Since the number of households is small, interpret with caution.

** Too few households to report.

borough area 5 (Kingsbridge Heights/Mosholu), and Brooklyn sub-borough area 10 (Bay Ridge) were households new to the neighborhood in the last five years. This suggests these are very dynamic neighborhoods with a fair amount of turnover activity.

Homeownership of Recent-Movers

In 2005, two-thirds of the households in the City were renters and one-third were owners (Table 2.60). Contrary to this occupancy pattern by tenure for all households, the overwhelming preponderance of recent-movers were renters: 94 percent of recent-movers from outside the United States, 85 percent of recent-movers from other places in the United States, and 77 percent of those from other places in the City were renters. As a result, compared to the city-wide ownership rate of 33.3 percent, the ownership rates of these three recent-mover groups were unparalleledly low: 6.4 percent, 14.6 percent, and 22.6 percent respectively.

Variation of Educational Attainment of Recent-Movers

Of householders who were recent-movers, those who had moved into their current residences from other parts of the country outside the City were the best educated: 66 percent of them had graduated at least from college (Table 2.61). In terms of this higher educational attainment, householders who had moved into their current residence from other places within the City had the lowest level: only 37 percent had graduated at least from college.

Economic Variation of Recent-Movers

Among recent-mover groups, those from other parts of the United States outside the City had the highest incomes. Their 2004 median income was \$55,000—that is, \$15,000 more than the median income of all households in the City (Table 2.60). However, among recently-moved owner groups, those from other places within the City had the highest income: \$80,000.

The labor-force-participation rate for all recent-mover groups as a whole was very high compared to all individuals in the City. In 2005, 79.5 percent of the individuals in recently-moved households participated in the labor force, compared to the city-wide overall rate of 67.9 percent (Table 2.60). Particularly, for those who had recently moved into their current residences in the City from other parts of the United States outside the City, who were the best educated, the rate was remarkably high: 81.1 percent, or 13.2 percentage points higher than the city-wide rate.

In 2005, the unemployment rate for all householders in the City was 5.1 percent, while the rate for recent-movers from other parts of the United States was 4.8 percent (Table 2.60).

Recent-Movers by Household Type

A review of recent-movers by household types reveals the uniquely varied household composition of each group of recently-moved households. Approximately three-quarters of all households in the City were distributed among the following three adult household types: adult households (26 percent), adult households with minor children (25 percent), and single adult households (22 percent). The remaining

Table 2.61
Distribution by Educational Attainment of Householders Who Moved
into Residence within the Previous 5 Years by Origin of Move
and of Householders Who Moved into Residence Over 5 Years Ago
New York City 2005

Educational Attainment	All	Moved into Current Residence Within Last 5 Years			Moved into Current Residence Over 5 Years Ago
		From Outside USA ^a	From USA Excluding NYC	Within NYC	
All	100.0%	100.0%	100.0%	100.0%	100.0%
Less than 12 Years	19.0%	17.6%	6.0%	19.2%	20.4%
High School Graduate	25.9%	23.3%	9.0%	24.6%	28.1%
13-15 Years	18.6%	15.1%	18.7%	19.1%	18.6%
At Least College Graduate	36.6%	44.0%	66.3%	37.1%	33.0%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Including Puerto Rico.

households were divided into single elderly households (11 percent), elderly households (10 percent), and single adult households with minor children (7 percent) (Table 2.60). Compared to this pattern of households overall, the dominant proportion of households that had recently moved into the City from outside the United States was one of the following two adult household types: adult households (41 percent) and adult households with minor children (34 percent). On the other hand, four-fifths of recent-movers from other places in the United States were either single adult households (35 percent) or adult households (45 percent). The household composition pattern of recent-movers from other places within the City approximated that of all households, with the following exceptions: higher proportions of adult households with minor children and single adult households with minor children and lower proportions of elderly households and single elderly households.

Doubled-Up Households (Sub-Family and Secondary Individual Households)

The population in the City increased remarkably in the 1990s and its growth has continued considerably since 2000, as discussed earlier in this chapter, while the crowding rate in the City declined between 2002 and 2005. This phenomenon resulted from the considerable increase in the number of owner households, whose average household size is larger than that of all households, by 29,000, while the number of renter households, whose average household size is smaller than that of all households, remained virtually the same.

It is, however, still pertinent to estimate the number of doubled-up households to unearth the magnitude of hidden households and to analyze their characteristics in order to assess their potential housing requirements in the City, since it is very probable that, despite the crowding rate decline, many poor households, particularly recent immigrant households, are doubled-up.

The analysis of the City's doubled-up situations is prepared and presented applying the same definitions of the following types of households and families that have been used in previous HVS reports:

Primary family household: All members of the household are related to the household head; no members form sub-families, and no secondary individuals are present.

Primary individual household: A single-person household (one person living alone).

Sub-family household: The household contains at least one sub-family living with a "host" primary family or primary individual. A sub-family can be either a parent and child(ren) or a couple with or without children. These doubled-up sub-families may be either related or unrelated to the householder, although the majority are related to the householder. Examples of sub-families are a single mother, age 17, and her baby who live with the single mother's 42-year-old mother; or a married couple living with the husband's parents; or a parent and child rooming with an unrelated primary family.

Secondary individual household: The household contains unrelated individual(s) living with a "host" primary family or primary individual. Secondary individuals are unrelated roommates, boarders, or roomers. (Although unmarried partners technically are also unrelated individuals, for the purpose of the 2005 HVS family and household analyses, they were not coded as secondary individuals but were treated as a type of domestic partner, similar to a spouse.) If a household contains both a sub-family and a secondary individual, it is categorized as a sub-family type of household.

Number and Characteristics of Doubled-Up Households

The 2005 HVS reports that 114,000 households, or 3.7 percent of all households in the City, contained at least one sub-family (Table 2.62). The equivalent number and proportion in 2002 were 120,000 and 4.0 percent. In addition, 142,000 households, or 4.7 percent of all households, contained a secondary individual in 2005. The number and proportion in 2002 were 134,000 and 4.5 percent. Together, there were 255,000 doubled-up households in the City in 2005, about the same as the 254,000 such households in 2002.¹³

In 2005, three-quarters of the heads of doubled-up households containing sub-families were either black (29 percent), non-Puerto Rican Hispanic (27 percent), or Asian (19 percent) (Table 2.62). The remaining quarter were either white (14 percent) or Puerto Rican (11 percent).

The racial and ethnic pattern of heads of households containing secondary individuals was profoundly different from that of households containing sub-families. Half of the heads of households containing secondary individuals were white, while almost all of the remainder were either non-Puerto Rican Hispanic (18 percent), black (15 percent), or Asian (13 percent) (Table 2.62).

Of the 114,000 doubled-up households containing sub-families, 71,000 households or 63 percent were renters (Table 2.62). With a crowding rate (more than one person per room) of 44.9 percent, the housing conditions for these doubled-up renter households are alarming in terms of space limitations inside a house that may cause serious physical, psychological, and/or mental health as well as social problems. This was 4.4 times the overall crowding rate of 10.2 percent for all renter households in the City. Of doubled-up renter households, 12.2 percent were severely crowded (more than 1.5 persons per room). This was 3.3 times the comparable proportion for all renter households.

¹³ Moon Wha Lee, *Housing New York City 2002*, pages 143 to 145.

Table 2.62
Selected Characteristics of Doubled-up Households Containing Sub-Families or
Secondary Individuals by Tenure of the Householder
New York City 2005

Characteristic	Tenure of the Householder		
	All	Renter	Owner
Total Households	3,0370,996	2,027,626	1,010,370
Total Doubled-up Households	255,168	188,571	66,597
Doubled-up households containing at least one Sub-Family (percent) ^a	113,543 (3.7%)	71,312 (3.5%)	42,231 (4.2%)
Median Income (in 2004)	\$55,000	\$41,200	\$76,200
Crowded ^(b)	39,384 (34.7%)	31,997 (44.9%)	7,387 (17.5%)
Severely Crowded ^(b)	9,634 (8.5%)	8,685 (12.2%)	**
Immigrant householder	59,457 (57.7%)	39,384 (60.2%)	20,072 (53.5%)
Race/Ethnicity of householder			
White	16,277 (14.3%)	6,460 (9.1%)	9,817 (23.2%)
Black	32,496 (28.6%)	18,839 (26.4%)	13,658 (32.3%)
Puerto Rican	12,049 (10.6%)	8,980 (12.6%)	** (7.3%*)
Non-Puerto Rican Hispanic	30,791 (27.1%)	26,159 (36.7%)	4,632 (11.0%)
Asian	21,711 (19.1%)	10,874 (15.2%)	10,836 (25.7%)
Other	**	**	**
Doubled-up households containing Secondary Individual (percent)	141,625 (4.7%)	117,259 (5.8%)	24,366 (2.4%)
Median income (in 2004)	\$68,000	\$63,000	\$97,000
Crowded ^(b)	11,941 (8.4%)	10,928 (9.3%)	**
Severely Crowded ^(b)	5,262 (3.7%)	5,057 (4.3%)	**
Immigrant householder	40,153 (34.8%)	34,711 (36.1%)	5,442 (28.1%)
Race/Ethnicity of householder			
White	70,991 (50.1%)	58,820 (50.2%)	12,171 (49.9%)
Black	20,742 (14.6%)	16,165 (13.8%)	4,577* (18.8%)
Puerto Rican	4,522* (3.2%)	** (2.7%*)	**
Non-Puerto Rican Hispanic	25,240 (17.8%)	21,929 (18.7%)	** (13.6%*)
Asian	17,842 (12.6%)	15,435 (13.2%)	**
Other	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a There can be more than one sub-family and/or secondary individual in doubled-up households.

b Crowded = 1.01 or more persons per room. Severely crowded = 1.51 or more persons per room.

* Since the number represented is small, interpret with caution.

** Too few households to report

Of the 142,000 doubled-up households containing secondary individuals, 117,000 households or 83 percent were renters (Table 2.62).

Of households containing sub-families, 58 percent had immigrant heads, while, of households containing secondary individuals, 35 percent had immigrant heads (Table 2.62). Thus, it is clear that doubled-up households, particularly those containing sub-families, are typical of immigrant households. In other words, many immigrant households host hidden households. Three-fifths of renter households containing sub-families were immigrant households, while 36 percent of renter households containing secondary individuals were headed by an immigrant householder. Again, sub-families and secondary individuals are a typical phenomenon of immigrant households.

Number and Characteristics of Sub-Families and Secondary Individuals

In 2005, altogether there were 449,000 hidden households in the City: 159,000 sub-families and 290,000 secondary individuals (Table 2.63). Of these, 85 percent were in either Manhattan (124,000), Brooklyn (136,000), or Queens (121,000). In each of all ten sub-borough areas in Manhattan—except for sub-borough areas 1 (Greenwich Village/Financial District), 5 (Upper West Side), 8 (Central Harlem), and 9 (East Harlem)—there were more than 10,000 sub-families and secondary individuals. In Brooklyn—in sub-borough areas 1 (Williamsburg/Greenpoint), 4 (Bushwick), 7 (Sunset Park), and 18 (Flatbush/Canarsie)—there were also more than 10,000 sub-families and secondary individuals. The number of sub-families and secondary individuals in these sub-borough areas in Queens was also as large: 1 (Astoria), 3 (Jackson Heights), 4 (Elmhurst/Corona), and 7 (Flushing/Whitestone).¹⁴

The racial and ethnic composition of the heads of sub-families and of secondary individuals closely mirrored that of the heads of their hosting doubled-up households, as revealed in the above discussion of doubled-up households (Table 2.63).

Of the 159,000 sub-families in 2005, 101,000 or 64 percent were in renter households. The median income of these sub-families in renter households was only \$15,000, which was just 47 percent of the median income of all renter households in the City, \$32,000, in 2004 (Tables 3.1 and 2.63). Of renter sub-families, 56,000 or 56 percent had incomes below \$20,000 in 2004.

Crowding was an extremely serious housing problem for renter sub-families: almost half of the 101,000 renter sub-families (46.6 percent or 47,000) were crowded. Renter sub-families were also very poor. Of crowded renter sub-families, 27,000 or over half had incomes below \$20,000 in 2004 (Table 2.63). Of renter sub-families, 13,000 or 13.2 percent were severely crowded. Of these severely crowded renter sub-families, 56 percent had incomes below \$20,000 in 2004.

About 85 percent of the 290,000 secondary individuals, or 245,000 secondary individuals, lived in renter households in 2005 (Table 2.63). The median income of these secondary individuals in renter households was \$24,000, or 75 percent of the median income of all renter households in the City. Of these secondary individuals in renter households, 104,000 or 43 percent had incomes below \$20,000.

¹⁴ Appendix A, 2005 HVS Data for Sub-Borough Areas, Table A.10.

Table 2.63
Selected Characteristics of Sub-Families and Secondary Individuals
by Tenure of Householder
New York City 2005

Characteristic	Tenure of Householder		
	All	Renter	Owner
Sub-families	159,011	100,995	58,016
Median income (2004)	\$19,600	\$15,000	\$28,000
Incomes below \$20,000	79,825 (50.2%)	56,065 (55.5%)	23,760 (41.0%)
Crowded ^(b)	57,422 (36.1%)	47,018 (46.6%)	10,404 (17.9%)
Incomes below \$20,000	31,739	26,775	4,964*
Severely crowded ^(b)	14,779 (9.3%)	13,318 (13.2%)	**
Incomes below \$20,000	8,274	7,497	**
Immigrant householder	82,122 (57.3%)	54,660 (59.4%)	27,462 (53.5%)
Race/Ethnicity			
White	22,547 (14.2%)	8,638 (8.6%)	13,909 (24.0%)
Black	44,010 (27.7%)	26,364 (26.1%)	17,646 (30.4%)
Puerto Rican	17,573 (11.1%)	13,423 (13.3%)	4,150* (7.2%)
Non-Puerto Rican Hispanic	42,376 (26.6%)	36,562 (36.2%)	5,814 (10.0%)
Asian	30,975 (19.5%)	15,219 (15.1%)	15,756 (27.2%)
Other	**	**	**
Secondary Individuals	290,003	245,204	44,799
Median income (2004)	\$24,000	\$24,000	\$21,200
Incomes less than \$20,000	125,086 (43.1%)	104,390 (42.6%)	20,696 (46.2%)
Crowded ^(b)	39,558 (13.6%)	37,458 (15.3%)	**
Incomes below \$20,000	23,819	22,274	**
Severely crowded ^(b)	16,217 (5.6%)	15,661 (6.4%)	**
Incomes below \$20,000	11,209	10,654	**
Immigrant householder	92,177 (38.7%)	79,998 (39.7%)	12,179 (33.4%)
Race/Ethnicity			
White	131,337 (45.3%)	113,031 (46.1%)	18,306 (40.9%)
Black	40,286 (13.9%)	30,367 (12.4%)	9,919 (22.1%)
Puerto Rican	9,942 (3.4%)	6,151 (2.5%)	** (8.5%)*
Non-Puerto Rican Hispanic	61,095 (21.1%)	54,879 (22.4%)	6,216 (13.9%)
Asian	43,982 (15.2%)	37,611 (15.3%)	6,372 (14.2%)
Other	** (1.2%)*	** (1.3%)*	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey

Notes:

a There can be more than one sub-family and/or secondary individual in doubled-up households.

b Crowded = 1.01 or more persons per room. Severely crowded = 1.51 or more persons per room.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Of all 245,000 secondary individuals in renter households, 15.3 percent were crowded, while 6.4 percent were severely crowded (Table 2.63). Secondary individuals in crowded renter households were poor: 59 percent of them had incomes of less than \$20,000 in 2004, while, of all such individuals in severely crowded renter households, 68 percent had such low incomes in 2004.

Number and Characteristics of Poor Sub-Families and Secondary Individuals in Crowded Renter Households

According to the 2005 HVS, 27,000 sub-families in renter households had incomes below \$20,000 in 2004 and were crowded (Table 2.64). The median income of these sub-families was a mere \$7,000, an extremely low 22 percent of the median income of all renter households in the City in 2004. Of these 27,000 sub-families, an overwhelming 47 percent were not in the labor force. The principal reason given for their not being in the labor force was family/childcare (39 percent). These poor sub-families lived in crowded, large renter households in which the average number of persons was 6.1. Of these poor sub-families in crowded renter households, about two-thirds were single-female-parent sub-families, and half of the heads of these sub-families had not finished high school.

At the same time, the 2005 HVS reports that there were 22,000 secondary individuals with incomes of less than \$20,000 in 2004 living in crowded renter households (Table 2.65). Almost three-fifths of these had not finished high school. The median income of these single individuals was an extremely low \$7,000, 22 percent of the median income of all renter households, in 2004. Their median share of the hosting household's income was 11 percent, and the average size of the hosting household was 6.2 persons. Since, although these individuals' incomes and their shares of the hosting households' incomes were low, there might be other individuals who could also contribute to the households' incomes, as the average household size suggests, the median rent/income ratio of the hosting households was a relatively low 22.9 percent.

Of the 27,000 poor sub-families in crowded renter households discussed above, 29 percent (Table 2.64) were hidden in very poor and crowded renter households with very high rent burdens, paying more than 50 percent of their incomes for rent. The median income of these sub-families was an appallingly low \$5,000, and the rent/income ratio of the doubled-up households containing these sub-families was 70.8 percent (Table 2.66). Judging from the extremely low incomes of the host households and sub-families and the already extremely serious rent burdens the host households bear, it is obviously very hard for host households and sub-families to continuously spend such an unbearably high proportion of their incomes for rent. At the same time, each of these very poor host households and sub-families alone apparently cannot afford their own housing units. Thus, without substantial financial assistance from either public or private entities, not only these sub-families but also the host households are households at risk of homelessness if any situation forces them to become separated.

Table 2.64
Selected Characteristics of Sub-families with Incomes Less than \$20,000
in Crowded Renter Households
New York City 2005

Characteristics	Number or Percent ^a
Number	26,775
Family composition	
Single parent	18,591 (69.4%)
Female single parent	17,407 (65.0%)
Couple (with or without children)	8,184 (30.6%)
Relationship to householder	
Child	45.2%
Other relative	45.4%
Non-relative	**
Median Income (2004 dollars)	\$6,924
Median income by source	
None	\$0
Earnings	10,200
Public assistance	5,000*
Primary income source	26,775 (100.0%)
No income	7,060 (26.4%)
Earnings	14,151 (52.9%)
Public assistance	** (14.7%)*
Percent receiving Public Assistance	17.9%
Worked last week (family head)	11,798 (44.1%)
Not in labor force (family head) ^b	12,478 (46.6%)
Main reason not in labor force	
Family/Child care	38.5%
Median gross rent-income ratio of household	32.4%
Median share of household income (by primary income source)	17%
None	0%
Earnings	25%
Public assistance	28%*
Receive less than 20% of household income	15,444 (57.7%)
Receive 40% or more of household income	5,851 (21.9%)
Mean number of children under 18	1.2
Mean number of persons in household	6.06
Median age of sub-family head	27 years
Female single parent	25 years
Education of sub-family head	
Less than high school	50.6%
High school diploma or more	49.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Percents based on sub-families with incomes less than \$20,000 in crowded renter households after excluding individuals with missing data. Crowded = 1.01 or more persons per room.

b Not in labor force means did not work last week, not temporarily absent or on layoff, and not looking for work.

* Since the number of sub-families is small, interpret with caution.

** Too few sub-families to report.

Table 2.65
Selected Characteristics of Secondary Individuals with Incomes Less than \$20,000
in Crowded Renter Households
New York City 2005

Characteristics	Number or Percent ^a
Number	22,274
Males	15,290 (68.6%)
Females	6,983 (31.4%)
Median Age	
Males	26
Females	32
Median income (2004 dollars)	\$7,000
Males	\$9,000
Females	\$4,000
Receiving less than 20% of household income	14,339 (64.4%)
Median share of household's income	11%
Primary income source	
None	26.5%
Earnings	70.4%
Percent receiving public assistance	*
Not in labor force ^b	18.7%
Worked last week	77.6%
Unemployment rate	*
Education	
Less than high school	57.4%
High school diploma or more	42.6%
Median gross rent/income ratio of household	22.9%
Mean size of household	6.2 persons

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Percents based on secondary individuals with incomes less than \$20,000 in crowded renter households after excluding individuals with missing data. Crowded = 1.01 or more persons per room.

b Not in labor force means did not work last week, not temporarily absent or on layoff, and not looking for work.

* Too few secondary individuals to report.

Table 2.66
Selected Characteristics of Sub-Families with Incomes Less than \$20,000
in Crowded Renter Households with Very High Rent Burden
New York City 2005

Characteristics	Number or Percent ^a
Number	7,844
Single female-headed	5,013 (63.9%)
Median income (2004 dollars)	\$5,000
Median income by source	
None	0
Earnings	\$9,000*
Public Assistance	**
Primary income source:	
No income	**
Earnings	46.8%*
Public assistance	**
Worked last week (family head)	40.2%*
Not in labor force ^b (family head)	53.0%
Receive less than 20% of household income	**
Receive 40% or more of household income	40.9%*
Median share of household income	29%
Family composition:	
Single parent	66.9%
Female single parent	63.9%
Couple	**
Median age of female, single parent sub-family head	25
Education of sub-family head	
Less than high school	56.4%
High school diploma or more	43.6%*
Median gross rent/income ratio of household	70.8
Median total household income	\$22,100

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Percents based on sub-families with incomes less than \$20,000 in crowded renter households with very high rent burden after excluding individuals with missing data. Crowded = 1.01 or more persons per room. Very high rent burden is 50% or more of income.

b Not in labor force means did not work last week, not temporarily absent or on layoff, and not looking for work.

* Since the number of sub-families is small, interpret with caution.

** Too few sub-families to report.

Previously Homeless Households

Reliable data on homeless individuals and families and their characteristics are extremely rare since, among other things, it is hard to locate the homeless. The main causes of homelessness have been various and changing over the years. In recent years, the lack of a household's income that can be allotted for housing has been considered to be a leading cause of homelessness in the City's sharply inflationary housing market.

According to the 2005 HVS, 80,000 people in 23,000 households told the Census Bureau that they had come from a homeless situation within the past five years, where they had been homeless because they could not afford their own housing (Tables 2.67 and 2.68). The median age of these individuals was 21. Almost nine in ten of these people were either black (43 percent), Puerto Rican (31 percent), or non-Puerto Rican Hispanic (13 percent). And nine in ten of them were primary families (82 percent) or individuals (6 percent). In other words, almost all of them lived in their own units: they were not sub-families or secondary individuals in another household. This is a very encouraging finding.

However, the median income of these previously homeless individuals was extremely low, a mere \$8,000, only 20 percent of the median income of all households in 2004 (Table 2.67). Only 58 percent of them had finished at least high school, and 28 percent of them were unemployed, while 80 percent of the individuals in the City as a whole had that level of educational attainment and only 6.3 percent were unemployed in 2005 (Tables 2.11 and 3.55).

Even with such a low income, 58 percent of them contributed 40 percent or more of their incomes to the incomes of their households (Table 2.67). However, even with such contributions, the households' median income was just \$15,000, only 38 percent of the median income of all households in the City in 2004 (Table 2.68). Almost all of such households were renters, and these renters paid 52.8 percent of their incomes for gross rent, compared to 31.2 percent for all renter households in the City in 2005 (Table 6.30). More than half of these households received some type of rent subsidy.¹⁵ Despite paying such a high proportion of their income for rent, 18.6 percent of such households were crowded, compared to 10.2 percent of all renter households in the City.

Housing and neighborhood conditions of households containing formerly homeless individuals were unparalleledly poor compared to the overall conditions of housing units and neighborhoods where average New Yorkers lived. Of these households, 35 percent lived in physically poor housing units, compared to 8 percent of all households (Table 2.69). Moreover, only 60 percent of these households rated the physical condition of the residential structures in their neighborhoods as "good" or "excellent," while 78 percent of all households in the City gave their neighborhood conditions such ratings.

In short, most previously homeless individuals were very poor, the rents their households paid were unbearably high compared to their household incomes, and yet many of them lived in crowded and physically poor units located in physically distressed neighborhoods. Thus, they were in situations with a serious proclivity towards making them homeless again.

15 For further information on specific rent subsidy programs, see Chapter 6, "Variations in Rent Expenditure."

Table 2.67
Selected Characteristics of Individuals who Came from Homeless Situation
who were Homeless Because Could Not Afford Own Housing
New York City 2005

Characteristics	Number or Percent
Number	80,144
Male	30,982 (38.7%)
Female	49,161 (61.3%)
Median age	21
Under 18	45.0%
18 – 24	10.8%
25 – 34	13.2%
35 – 44	15.9%
45 – 54	8.3%
55+	6.8%
Race/Ethnicity	100.0%
White	11.3%
Black/African-American	43.0%
Puerto Rican	30.9%
Non-Puerto Rican Hispanic	13.2%
Family Type	100.0%
Primary family	82.0%
Primary individual	6.0%
Secondary individual or sub-family	11.9%
Median Income (2004 dollars)	\$8,088
Males	\$10,000
Females	\$8,000
Income Distribution (age 18+)	100.0%
Less than \$5,000/Loss/None	32.7%
\$5,000 – 9,999	22.7%
\$10,000 – 19,999	24.3%
\$20,000 – 29,999	9.7%
\$30,000+	10.6%
Primary income source (age 18+)	
None	16.9%
Earnings	45.0%
Public assistance	27.5%
Share of Household's Income (age 18+)	
0 – 19%	28.9%
20 – 39%	13.5%
40%+	57.6%
Unemployment Rate (age 18+)	27.5%
Not in Labor Force ^a	49.8%
Education	
Less than high school	41.7%
High school diploma or more	58.3%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Not in labor force means did not work last week, not temporarily absent or on layoff, and not looking for work.

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

Table 2.68
Selected Characteristics of Households Containing Individuals who Came
from Homeless Situation who were Homeless Because Could Not Afford Housing
New York City 2005

Characteristics	Number or Percent
Number of Households	22,669
Renter	21,646 (95.5%)
Owner	**
Type of Household	
Single adult (with or without child)	73.9%
Adult couple (with or without children)	26.1%
Median age of householder	38.0
Percent male	23.6%
Percent female	76.4%
Race/Ethnicity of householder	
White	15.2%
Black/African-American	39.8%
Puerto Rican	31.3%
Non-Puerto Rican Hispanic	11.9%
Rent regulatory status (renters)	
Stabilized	61.2%
Unregulated	21.9%
Public Housing	**
Receives Rent Subsidy	50.5%
Section 8	36.5%
Receives Public Assistance	69.0%
Formerly homeless person is related to householder as:	
Householder or spouse	35.7%
Child of householder	46.3%
Other relative of householder	14.7%
Non-relative	**
Median Household Income	\$15,332
Median Gross Rent	\$870
Median Gross Rent/Income Ratio	52.8
Education of Householder	
Less than high school	40.6%
High school graduate	26.5%
More than high school	32.8%
Unemployment Rate (householder)	25.7%
Not in the Labor Force ^a	48.3%
Mean size of household	3.54 persons
Percent Crowded	18.6%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

a Not in labor force means did not work last week, not temporarily absent or on layoff, and not looking for work.

Table 2.69
Housing and Neighborhood Characteristics of Households Containing Individuals who Came from
Homeless Situation and of All Households
New York City 2005

Characteristics	Households Containing Formerly Homeless ^a	All Households
Number	22,669	3,037,996
Physically Poor	35.4%	7.9%
With Five or More Maintenance Deficiencies	**	3.4%
Crowded	18.6%	7.9%
With One or More Housing Defect Types	18.5%*	7.4%
Building with Broken/Boarded Up Windows on Street	**	5.6%
Rating Neighborhood Residential Structures Good/Excellent	60.4%	77.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

a Homeless because could not afford own housing.

3

Household Incomes

Introduction

Of household characteristics, the most critical single descriptor for housing demand—specifically, effective demand—is the amount of income available to the household. Changes in household incomes affect all aspects of the City’s rental and owner housing markets. Thus, this chapter begins with an analysis of the changes in and the distribution of household incomes.

However, household income is not the sole descriptor for housing demand, since, in the City’s housing market, public policies—such as rent control and rent stabilization, public housing, publicly-assisted housing, such as Mitchell-Lama units, and other housing policies—intervene in how demand is formed and functions and in the intersection of demand and supply. Thus, income issues in this chapter are presented and analyzed by rent-regulation status, income classifications of the U.S. Department of Housing and Urban Development (HUD), and type of ownership.

As in large housing markets, residential racial segregation or discrimination in a city’s housing market can negate income as a leading variable determining in what housing units and neighborhoods households can actually live. For this reason, the chapter looks at household income not only by rent-regulation status or type of ownership, but also by race and ethnicity.

Other household characteristics, as discussed in the previous chapter, “Residential Population and Households,” also serve as modifiers to household income. Therefore, the chapter covers household incomes by other household characteristics, such as household size and household types.

This chapter also covers poor households by analyzing data on two descriptors: households with incomes below the federal poverty level and households receiving cash Public Assistance.

Household income alone does not reveal what contributes to changes in income. Neither does household income provide any indication of how a household might possibly improve its income in the near future by utilizing the unused potential of household members. The formation of household income and changes in household income are closely related to employment experience. Consequently, changes in New York City’s employment base have both short- and long-term implications for the City’s housing market, particularly the demand for housing in the City. Thus, the chapter also analyzes employment characteristics of individuals, such as labor-force participation, unemployment, and occupational and industrial patterns.

The 2005 HVS, which was administered between February and June 2005, collected information on household income for calendar year 2004. The comparisons of household income between the 2002 and 2005 HVSs are, therefore, comparisons between annual income in calendar year 2001 and annual income in calendar year 2004.

Household Incomes

The amount of income that the household can allot to housing costs principally determines the specific segment of the housing inventory a household can choose. Such segments include tenure; building class and type; rent-regulatory status or form of ownership; condition of the unit; and the physical condition, location, and socio-economic characteristics of the neighborhood. This section opens with a discussion of changes in median household incomes between 2001 and 2004. Next, changes in real household incomes are analyzed in the context of the long-term trend.

Changes in Household Incomes

Changes in household incomes have determining effects on the demand for housing, on rent levels, on the sale prices of owner units, and on the affordability of the unit. These effects will, in turn, often lead to the enhanced willingness of owners, particularly private owners, to invest in and keep up their properties.

The 2005 HVS reports that the real incomes of New Yorkers declined significantly over the three years from 2001 to 2004. For all households, renters and owners together, the median household income in current dollars grew by 2.6 percent, from \$39,000 to \$40,000, or by an annual compound rate of 0.9 percent (Table 3.1). However, during the three-year period, the annual average Consumer Price Index (CPI)¹ grew by 9.5 percent, outpacing the growth rate of 2.6 percent for household income. Consequently, real household income, after adjusting for inflation, declined by 6.3 percent, or by an annual compound rate of 2.2 percent.

Table 3.1
Median Household Income in Constant and Current Dollars by Tenure
New York City 2001 and 2004

Tenure			Percent Change	Average Annual Compound Rate of Change
	2001	2004	2001-2004	2001-2004
Constant (2004) Dollars				
Both	\$42,689	\$40,000	-6.3%	-2.15%
Owner	\$65,676	\$65,000	-1.0%	-0.34%
Renter	\$33,933	\$32,000	-5.7%	-1.94%
Current Dollars				
Both	\$39,000	\$40,000	+2.6%	+0.85%
Owner	\$60,000	\$65,000	+8.3%	+2.70%
Renter	\$31,000	\$32,000	+3.2%	+1.06%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

- a In the Income chapter, current 2001 dollars are multiplied by the following fraction to produce constant 2004 dollars: Consumer Price Index for all Urban Consumers (CPI-U) for New York-Northern N.J.-Long Island, All Items, average monthly value in 2004 divided by the average monthly value in 2001 (204.8/187.1).
- b Unless otherwise noted, 2001 and 2004 income data include imputed values where they were not reported.

1 For New York-Northern New Jersey-Long Island, NY-NJ-CT-PA, provided by the U.S. Department of Labor, Bureau of Labor Statistics.

The primary cause of real income decline in New York City between 2001 and 2004 was a serious decline in the number of workers in households in the City in the industrial categories of finance, information, management, and other related categories whose contributions to the City's economy, particularly in regard to employment and household income, are enormous. The 2005 HVS reports that a quarter of New Yorkers aged 16 or over were employed in the following three industrial groups whose weekly earnings were substantially higher than the city-wide average earnings in 2005: finance, insurance, real estate rental leasing (FIRE) (9.7 percent); information (3.4 percent); and professional, scientific, management, administrative, waste management (12.2 percent).² According to the U.S. Bureau of Labor Statistics' data on area employment, hours, and earnings, the number of jobs in the financial services, information, and professional and business services categories in the City declined considerably between 2001 and 2004, by 40,000, 38,000, and 40,000 respectively.³

According to the 2002 and 2005 HVSs, in 2001 the median income of households whose primary source of income was investments was \$63,268 in 2004 dollars, the highest level of households with any source of income. Three years later in 2004, the median income of households whose primary source of income was investments was \$38,900, a real decline of 39 percent or \$24,368 in 2004 dollars (Table 3.29). Although only 1.2 percent of all households in the City reported that investments were the primary source of their 2004 household income, the 39-percent decline in their household income could have had an impact on the city-wide median household income decline (Table 3.30).

Another important cause of the decline in real household income between 2001 and 2004 was the relatively large increase in the inflation rate of 9.5 percent for the three years, during which household income grew at a slower clip. The CPI growth in the 2001-2004 period was the highest for any of the previous three-year periods covered by the HVS since 1990: 8.1 percent for the 1992-1995 period; 7.0 percent for the 1995-1998 period; 7.8 percent for the 1998-2001 period; and 9.5 percent for the 2001-2004 period.

In the previous three years, between 1998 and 2001, real household income grew by 9.7 percent, while it grew by 4.2 percent between 1995 and 1998. Consequently, despite the most recent decline, real household income grew at a moderate clip in the nine years between 1995 and 2004 by an average annual compound rate of 0.76 percent for all households, 0.66 percent for renter households, and 0.65 percent for owner households (Table 3.2).

Changes in Household Incomes by Tenure

Decline in household income has depressing effects on the demand for housing and deserves to be analyzed by tenure. New York City renters' median household income was \$32,000 in 2005, up from \$31,000 in 2002, while owners' median income in 2005 was \$65,000, up from \$60,000 in 2002. The growth of median income for renters and owners separately also did not exceed the inflation rate during the three-year period between 2001 and 2004. Renters' nominal income, their income before inflation, did not increase appreciably (Table 3.1). In constant dollars—that is, income after adjusting for inflation—renters' incomes declined by 5.7 percent or by an annual compound rate of 1.94 percent. During the same three-year period, owners' nominal income increased by \$5,000, or by 8.3 percent. But after adjusting for inflation, owner income inched down by an average annual compound rate of 0.34 percent.

2 For further information, see Table 3.66 in Chapter 3, "Household Incomes."

3 U.S. Department of Labor, Bureau of Labor Statistics, "State and Area Employment, Hours, and Earnings, 2006."

Table 3.2
Median Household Income in Constant and Current Dollars by Tenure
New York City, Selected Years 1995-2004 ^a

Tenure					Average Annual Compound Rate of Change
	1995	1998	2001	2004	1995-2004
Constant (2004) Dollars					
Both	\$37,374	\$38,931	\$42,689	\$40,000	+0.76%
Owner	\$61,316	\$62,525	\$65,676	\$65,000	+0.65%
Renter	\$30,167	\$30,673	\$33,933	\$32,000	+0.66%
Current Dollars					
Both	\$29,600	\$33,000	\$39,000	\$40,000	+3.40%
Owner	\$48,562	\$53,000	\$60,000	\$65,000	+3.29%
Renter	\$23,892	\$26,000	\$31,000	\$32,000	+3.30%

Sources: U.S. Bureau of the Census, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

- a In the 1991 and subsequent surveys, household income data were based on the respondent's report of the annual income of each household member age 15 or over in seven income categories. In 1993 and subsequent surveys, missing income was completed by imputation.

Table 3.3
Median Household Income by Household Income Quintile in 2004 Dollars
New York City 2001 and 2004

Household Income Quintile	2001	2004	Percent Change 2001-2004
Highest 20%	\$129,163	\$125,000	-3.2%
2nd Highest 20%	\$68,413	\$67,000	-2.1%
Middle 20%	\$41,595	\$40,000	-3.8%
2nd Lowest 20%	\$22,330	\$21,000	-6.0%
Lowest 20%	\$8,210	\$7,992	-2.7%
All Households	\$42,689	\$40,000	-6.3%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

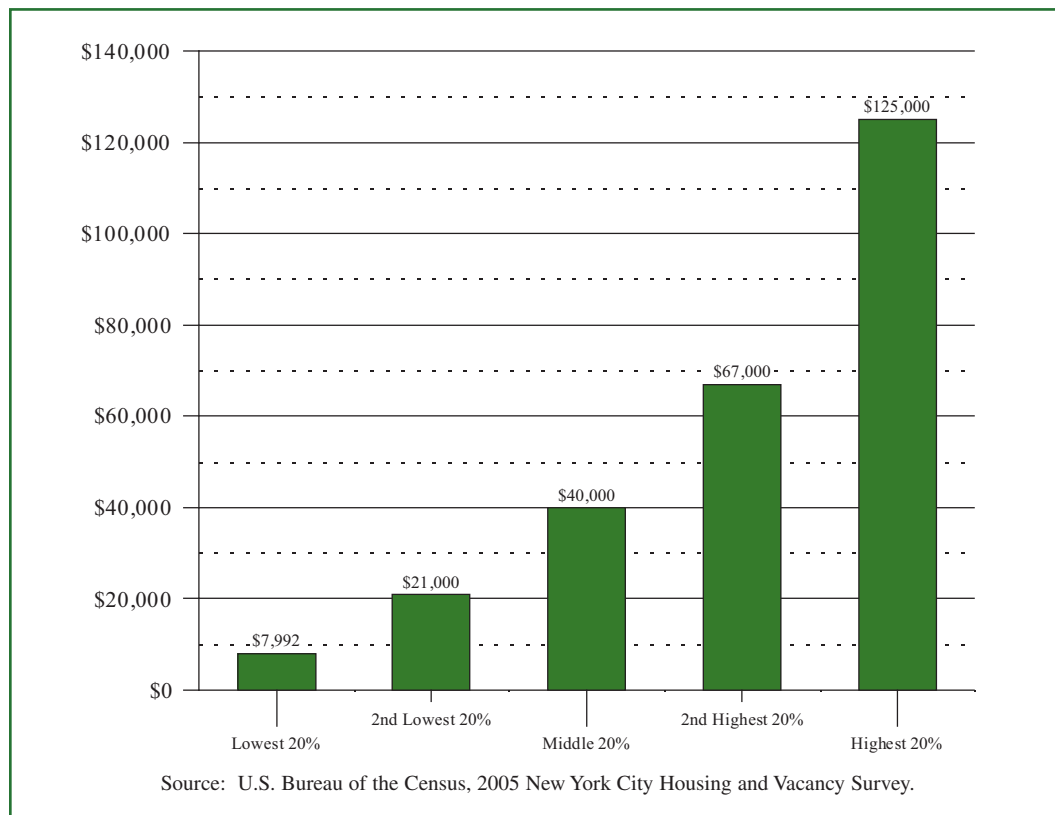
Note: In 2004 the upper range of each quintile was: first- \$14,388; second- \$29,988; third- \$51,800; fourth- \$87,600; fifth- \$1,827,211.

Changes in Household Income by Quintile

The aggregate data on city-wide median income disguise very substantial internal variations in different income levels. Judging from data on median household income disaggregated by income quintile (in each quintile, there are approximately 600,000 households), using 2004 dollars, it is apparent that New Yorkers' incomes declined noticeably for all levels, including the very top one. The rates of decline for all income quintiles were all below the overall city-wide rate of 6.3 percent in constant dollars in 2004. The rates of decline ranged from 2.1 percent for the second-highest quintile to 6.0 percent for the second-lowest quintile (Table 3.3).

An analysis of the data on households by income quintile also reveals that a large number of households in the City are poor and that the disparity in household income between the rich and the poor in the City is enormous (Figure 3.1). In 2004, the median income of the 604,000 households in the lowest income quintile was only \$7,992, or a mere 6 percent of the median income of the \$125,000 for the 608,000 households in the highest income quintile (Table 3.3). The median income of the richest household group was more than 15 times the income of the poorest group. The paucity of absolute dollars available to these extremely poor households and the concomitant impact on their ability to afford decent housing unequivocally demonstrate the magnitude of their housing poverty situations and their need for various forms of housing assistance.

Figure 3.1
Median Household Income by Quintile
New York City 2004



In 2005, of these extremely poor households in the lowest income quintile, 83 percent, or 504,000 households, were renters. A third of these extremely poor renters lived in heavily rent-subsidized units (public housing units, *in rem* units, or other-regulated units) or rent-controlled units, while the other two-thirds lived in rent-stabilized units (46 percent) or rent-unregulated units (21 percent). Of these extremely poor households in rent-stabilized or rent-unregulated units, nine in ten paid 50 percent or more of their income for rent, and three in ten received rent subsidies. And of such rent-subsidized poor households, 85 percent paid 50 percent or more of their income for gross rent. However, considering only the actual out-of-pocket payments toward rent, excluding the money from any rent subsidies they received, 40 percent of such rent-subsidized poor households in stabilized and unregulated units paid 50 percent or more of their income for rent.⁴

Of these extremely poor households in the lowest income quintile, 17 percent, or 100,000 households, were owners. Of these extremely poor owners, 63 percent lived in conventional owner units, while 28 percent lived in private cooperative or condominium units. The remaining about 10 percent lived in Mitchell-Lama cooperatives. Of the extremely poor owner households in conventional units, 68 percent said they had paid off their mortgages, while 73 percent of cooperative or condominium owners said they had paid off their housing debt.⁵

Close to half of all the extremely poor households in the lowest income quintile were either single elderly households (32 percent) or single households with children (13 percent), the two household types with median incomes of \$12,360 and \$20,000 respectively, the lowest and second-lowest household incomes in 2004. Renters had even lower incomes (Table 3.35).⁶

In short, public housing units, publicly assisted housing units, rent-controlled units, and various City, State, and federal housing subsidies, as well as rent stabilization, protected many of these extremely poor renter households; and most extremely poor owner households lived in units for which they had paid off their mortgages. Still, a significantly large proportion of extremely poor households, particularly those that were single elderly renter households or single renter households with children, needed to receive more housing assistance.

The household income disparity gradually descended as the level of income ascended, but still remained substantial, even at the second-highest quintile. The median income of the 561,000 households in the second-lowest quintile was \$21,000, which was still a mere 17 percent of the median household income of households in the highest quintile (Table 3.3). The median income of the 658,000 households in the middle quintile was \$40,000, which was five times the median income of \$7,992 for households in the lowest income quintile but still less than a third of the median household income of households in the highest quintile.

The median income of the 607,000 households in the second-highest quintile was \$67,000, which was more than eight times the median household income of the lowest quintile. However, the median income of the second-highest quintile was still only a little more than half of the median household income of the households in the highest quintile (Table 3.3).

The serious income gap between the poor and the rich remained virtually the same in 2004, as was the case three years earlier in 2001, since the incomes of the rich and the poor declined by similar rates: 3.2 percent and 2.7 percent respectively after inflation (Table 3.3). A fifth of the City's households are

4 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

5 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

6 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

the extremely poor, while another fifth are the very rich; they live in different neighborhoods in the City, not far from each other. This pattern, which is borne out when income data are disaggregated in detailed income intervals, is hidden beneath the overall median, since the number of rich households counterbalances the number of poor ones in the city-wide overall median income.

The trend of disparity between the incomes of the affluent and the incomes of the poor, which had widened throughout the growth years of the mid- and late-1990s, continued to be maintained between 2001 and 2004. A persistent inequality in the distribution of household incomes in recent years has created an increased affordability hardship for the most vulnerable New Yorkers in an increasingly inflationary housing market where, for a rapidly growing number of households, housing is no longer just a necessity; it is a commodity for investment, or a commodity as well as shelter.

Causes of Household Income Differences

An analysis of the disaggregated data on households by the number of workers in the household in each quintile reveals that, in 2004, more than seven in ten households in the lowest income quintile did not have any workers, compared to more than a fifth of all households in the City with no workers (Table 3.4). On the other hand, only one in fifty households in the highest quintile had no workers. Almost a fifth of households in the top quintile had three or more workers, while almost no households with that many workers were in the lowest group. This means that, in general, earnings were the principal source of household income; and the more workers in a household, the higher the household income. Similar patterns were found in 2001 (Table 3.5). The sources and determinants of income will be further discussed later in this chapter, when data on employment and education are combined with data on income, particularly data on earnings.

Distribution of Household Income in New York City

Median income data for quintiles are useful for capsulizing a broad band of income information for each quintile, but they do not magnify further internal variations. Thus, in the following, income distribution will be examined by much narrower intervals to reveal any unique income patterns previous analyses hinted at.

The analysis of household income distribution supports the findings of the previous analysis of median incomes of households in income quintiles: on the one hand, as three years earlier in 2001, a number of households in the City were very poor, while, on the other, a smaller but still very substantial number were rich. Specifically, 825,000 households, or 27 percent of all households in the City, were very poor, with incomes below \$20,000 in 2004, while 501,000 households, or 16 percent of all households in the City, were very well-to-do, with incomes of \$100,000 or more (Table 3.6).

The city-wide pattern was not similarly repeated in the distribution for renters or for owners. Instead, the pattern in each tenure was distinctively unique. In the distribution for renters, a third, or 676,000 households, had incomes below \$20,000, while one in ten, or 194,000 households, had incomes of \$100,000 or more (Table 3.6). Among owners, the pattern was inverted: one in seven, or 148,000 households, were very-low-income households, while three in ten, or 307,000 households, were high-income households (Figures 3.2, 3.3, and 3.4).

Table 3.4
Households Distributed into Income Quintiles
by Number of Workers in the Household
New York City 2004

Number of Workers	All	Lowest	Second Lowest	Middle	Second Highest	Highest
All	3,037,996	604,111	560,743	657,924	607,453	607,765
None	676,464	434,194	163,101	50,046	16,862	12,261
One	1,288,100	154,811	306,522	407,049	257,526	162,192
Two	854,904	13,449	82,286	169,859	265,090	324,221
Three or More	218,528	*	8,834	30,970	67,974	109,092

Distribution within Quintile						
Number of Workers	All	Lowest	Second Lowest	Middle	Second Highest	Highest
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
None	22.3%	71.9%	29.1%	7.6%	2.8%	2.0%
One	42.4%	25.6%	54.7%	61.9%	42.4%	26.7%
Two	28.1%	2.2%	14.7%	25.8%	43.6%	53.3%
Three or More	7.2%	*	1.6%	4.7%	11.2%	17.9%

Distribution within Number of Workers						
Number of Workers	All	Lowest	Second Lowest	Middle	Second Highest	Highest
All	100.0%	19.9%	18.5%	21.7%	20.0%	20.0%
None	100.0%	64.2%	24.1%	7.4%	2.5%	1.8%
One	100.0%	12.0%	23.8%	31.6%	20.0%	12.6%
Two	100.0%	1.6%	9.6%	19.9%	31.0%	37.9%
Three or More	100.0%	*	4.0%	14.2%	31.1%	49.9%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Too few households to report.

In the three-year period from 2001 to 2004, when the real median income of New Yorkers declined considerably, the number of very-low- and low-income households, households with incomes below \$50,000, increased by 28,000. During the same three-year period, the number of high-income households, households with incomes of \$100,000 or more, increased by only 13,000, while the number of moderate- and middle-income households, households with incomes at or above \$50,000 but below \$100,000, decreased by 9,000 (Table 3.6). A similar change was mirrored in renters' income distribution. However, the change in owners' income distribution was uniquely different from those for all households and for renter households. As the real median income of owner households grew at a slow clip between 2001 and 2004, the number of owner households with incomes below \$100,000 changed little, while the number of high-income owner households, those with incomes of \$100,000 or more, increased by 28,000.

Table 3.5
Households Distributed into Income Quintiles
by Number of Workers in the Household
New York City 2001

Number of Workers	All	Lowest	Second Lowest	Middle	Second Highest	Highest
All	3,005,318	601,062	589,116	602,624	611,397	601,119
None	648,819	422,004	158,120	38,703	20,539	9,453
One	1,275,296	163,018	320,666	348,581	272,504	170,527
Two	851,043	14,622	97,558	178,830	254,631	305,403
Three or More	230,159	*	12,772	36,509	63,724	115,736
Distribution within Quintile						
Number of Workers	All	Lowest	Second Lowest	Middle	Second Highest	Highest
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
None	21.6%	70.2%	26.8%	6.4%	3.4%	1.6%
One	42.4%	27.1%	54.4%	57.8%	44.6%	28.4%
Two	28.3%	2.4%	16.6%	29.7%	41.6%	50.8%
Three or More	7.7%	*	2.2%	6.1%	10.4%	19.3%
Distribution within Number of Workers						
Number of Workers	All	Lowest	Second Lowest	Middle	Second Highest	Highest
All	100.0%	20.0%	19.6%	20.1%	20.3%	20.0%
None	100.0%	65.0%	24.4%	6.0%	3.2%	1.5%
One	100.0%	12.8%	25.1%	27.3%	21.4%	13.4%
Two	100.0%	1.7%	11.5%	21.0%	29.9%	35.9%
Three or More	100.0%	*	5.5%	15.9%	27.7%	50.3%

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Note:

* Too few households to report.

In 2004, a third of renter households, or 676,000 renter households, had incomes of less than \$20,000 a year (Table 3.6). Such extremely poor households could only afford \$555 a month or less for rent, if paying no more than a third of household income for a housing unit is used as a reasonable measure of affordability. In 2004, only units in the following three categories, the rents of which were controlled or regulated with heavy public subsidies, had median contract rents of less than \$555: rent-controlled units, Public Housing units, and *in rem* units.⁷

⁷ See Table 6.14 in Chapter Six, "Variations in Rent Expenditure."

Table 3.6
Distribution of Household Income in 2004 Dollars by Tenure
New York City 2001 and 2004

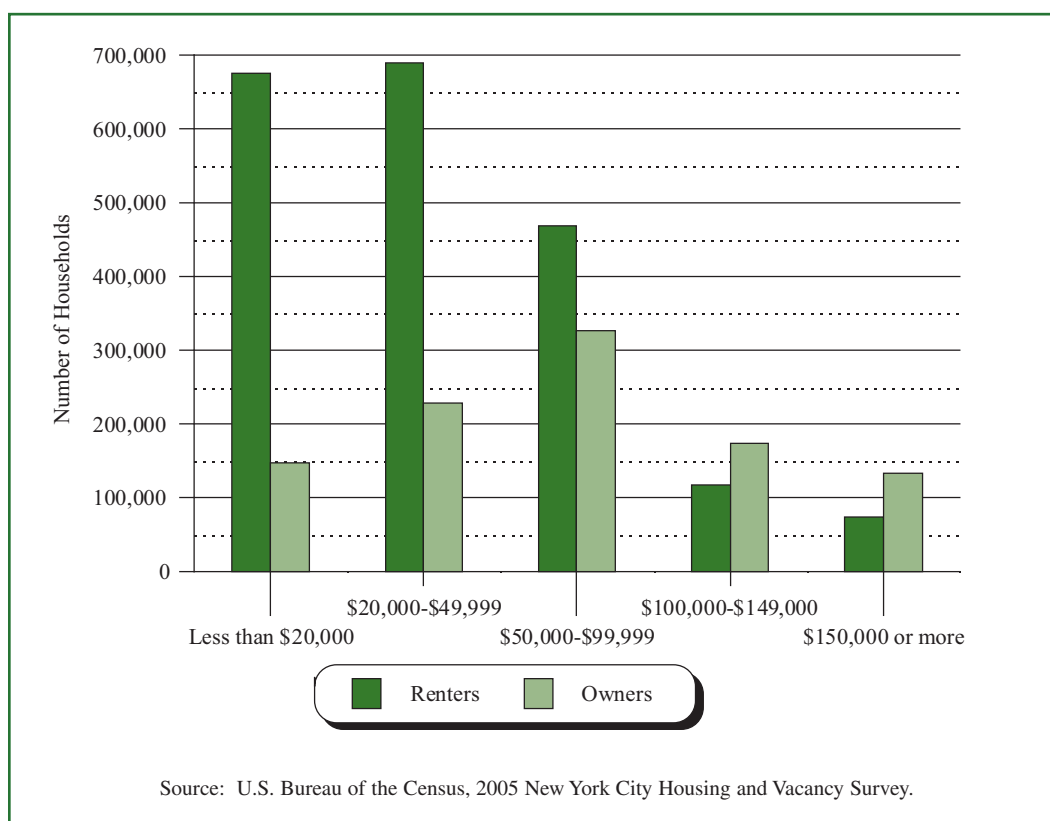
Household Income	Both				Renters				Owners			
	2001		2004		2001		2004		2001		2004	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
All Households	3,005,318	100.0%	3,037,996	100.0%	2,023,504	100.0%	2,027,626	100.0%	981,814	100.0%	1,010,370	100.0%
<\$5,000	163,715	5.4%	161,773	5.3%	131,857	6.5%	134,222	6.6%	31,858	3.2%	27,551	2.7%
\$5,000 - \$9,999	245,919	8.2%	245,175	8.1%	217,592	10.8%	213,920	10.6%	28,326	2.9%	31,255	3.1%
\$10,000 - \$14,999	207,423	6.9%	218,004	7.2%	161,802	8.0%	169,983	8.4%	45,621	4.6%	48,022	4.8%
\$15,000 - \$19,999	192,214	6.4%	199,556	6.6%	152,214	7.5%	158,086	7.8%	39,999	4.1%	41,470	4.1%
\$20,000 - \$29,999	322,768	10.7%	340,346	11.2%	245,216	12.1%	258,471	12.7%	77,553	7.9%	81,876	8.1%
\$30,000 - \$39,999	318,797	10.6%	312,500	10.3%	243,547	12.0%	237,944	11.7%	75,250	7.7%	74,555	7.4%
\$40,000 - \$49,999	261,705	8.7%	263,565	8.7%	184,219	9.1%	192,457	9.5%	77,485	7.9%	71,108	7.0%
\$50,000 - \$69,999	399,097	13.3%	419,037	13.8%	256,656	12.7%	262,289	12.9%	142,441	14.5%	156,748	15.5%
\$70,000 - \$99,999	406,331	13.5%	377,270	12.4%	223,007	11.0%	206,943	10.2%	183,324	18.7%	170,327	16.9%
\$100,000 - \$124,999	170,631	5.7%	192,782	6.3%	78,673	3.9%	77,895	3.8%	91,958	9.4%	114,887	11.4%
\$125,000 - \$149,999	96,894	3.2%	99,340	3.3%	41,195	2.0%	40,541	2.0%	55,700	5.7%	58,798	5.8%
\$150,000 - \$174,999	63,935	2.1%	68,159	2.2%	25,782	1.3%	27,105	1.3%	38,153	3.9%	41,053	4.1%
\$175,000 - \$199,999	44,626	1.5%	34,893	1.1%	16,580	0.8%	13,586	0.7%	28,046	2.9%	21,307	2.1%
\$200,000 and over	111,263	3.7%	105,598	3.5%	45,165	2.2%	34,786	1.7%	66,099	6.7%	71,412	7.1%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Distribution of Household Incomes by HUD Income Classification

Another useful examination of New Yorkers' income distribution is to discuss incomes by applying the U.S. Department of Housing and Urban Development's (HUD's) income limits for the Section 8 program. HUD requires that local governments receiving HUD's Community Development Block Grant (CDBG) and other grants submit to HUD a Consolidated Plan. In the Consolidated Plan, the local government is required to present and describe data on income, affordability, and physical housing condition to justify the housing assistance needs of low- and moderate-income households.

Figure 3.2
Renter and Owner Households by Income Group
New York City 2004



HUD has required not only local government agencies but private groups as well to use its Section 8 income limits in their applications to HUD for CDBG, Home, and other grant funds. The HUD income limits have also been widely used in the City by planners and policy makers in the public and private sectors in developing new housing policies and programs. For this reason, there has been a great demand for the application of the HUD income definitions in analyzing income distribution using HVS data.

As the Consolidated Plan definition points out, HUD adjusts the income limits for the Section 8 program based on household size and local market conditions. Given these adjustments, the income level equivalent to the four-person median family income (MFI) for the New York, NY, Primary Metropolitan Statistical

Figure 3.3
Distribution of Renter Households by Income Level
New York City 2004

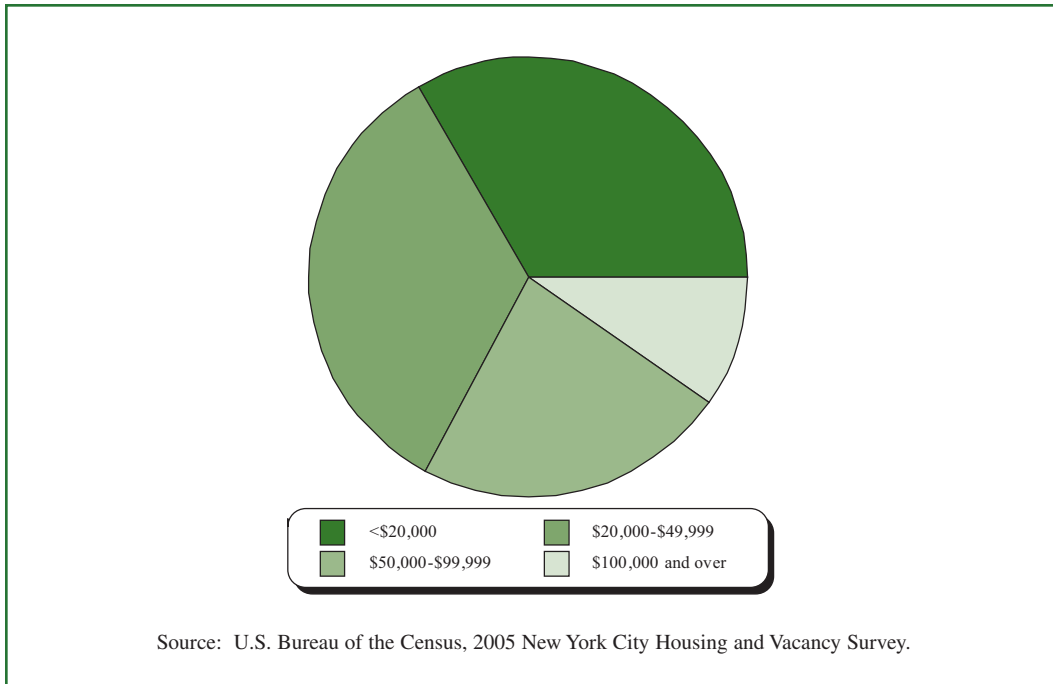


Figure 3.4
Distribution of Owner Households by Income Level
New York City 2004

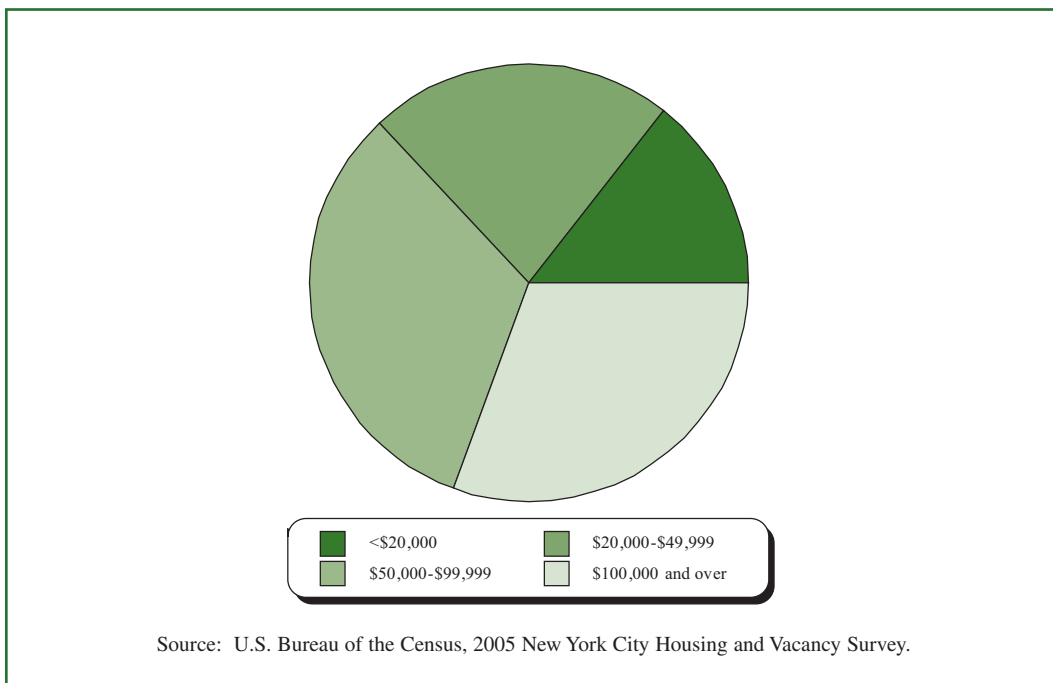
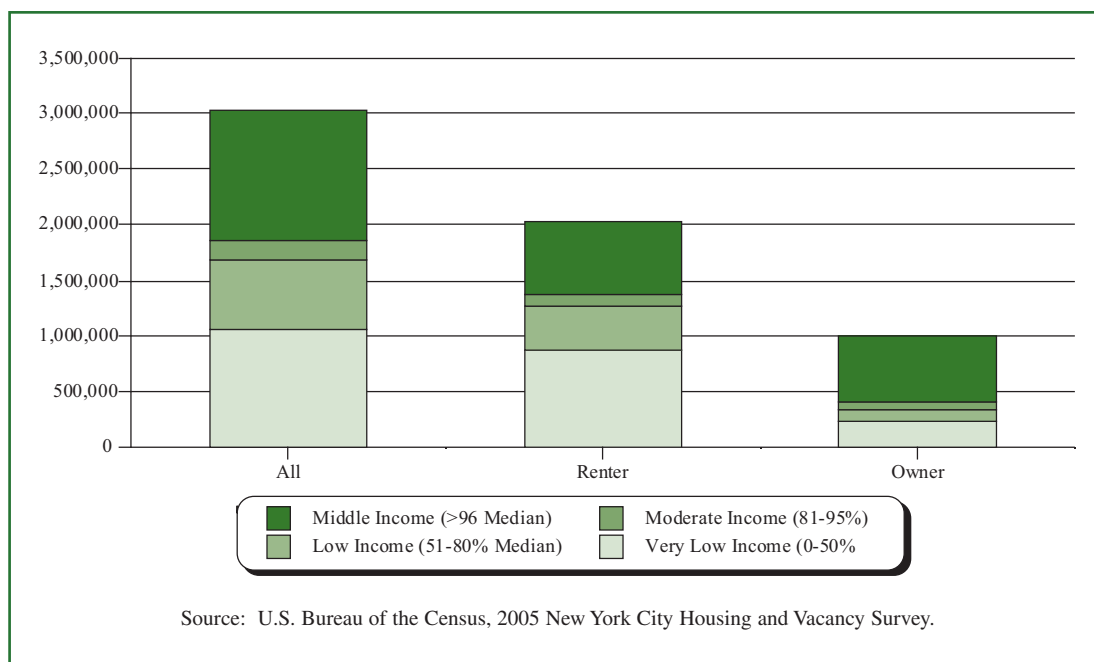


Figure 3.5
Number of Households by HUD Income Categories
as Percent of PMSA Median Income by Tenure
New York City 2004



Area (PMSA)⁸ was estimated at \$54,400 for a family of four in 2005. However, median family income estimates are normally frozen if they would otherwise be less than the previous year's estimate. Income limits for 2003, 2004, and 2005 for the New York, NY, PMSA were held at the 2002 levels, since, based on 2000 Census data, they would have been lower than the 2002 limits estimated based on the 1990 Census.

The income limits for a family of four for each level effective for February 2005, unchanged since 2002, were as follows:

30% of MFI	\$18,850
50% of MFI	\$31,400
80% of MFI	\$50,250
95% of MFI	\$59,650

All income limits are adjusted up or down from these levels according to household size.

Applying these income limits, households in different income levels are defined as follows:

- Extremely-low-income households: households with incomes at or below 30 percent of the median family income in the PMSA (\$18,850 for a family of four persons), or the equivalent level adjusted for household size.

⁸ The New York, NY, Primary Metropolitan Statistical Area includes the City of New York and Putnam, Rockland, and Westchester Counties in the State of New York.

- Very-low-income households: households with incomes at or below 50 percent of the median family income in the area (\$31,400 for a family of four persons), or the equivalent level adjusted for household size.
- Other low-income households: households with incomes between 51 and 80 percent of the median family income in the area (over \$31,400 to \$50,250 for a four-person household).
- Moderate-income households: households with incomes between 81 and 95 percent of the median family income in the area (over \$50,250 to \$59,650 for a four-person household).

The income distribution by HUD income limits for each income level in early 2004 confirms that a preponderance of households in the City were poor. Of the total number of 3,038,000 households (renter and owner households together), 1,069,000 households, or 35 percent, were very-low-income households with 2004 incomes that were less than 50 percent of the median family income, adjusted for each household size, in the PMSA (Table 3.7). Included in this number were 663,000 households, or 22 percent of all households, that were extremely-low-income households with incomes below \$18,850, or 30 percent of the PMSA income for a family of four. Another 503,000 households, or 17 percent of all households, were other low-income households with incomes greater than \$31,400 up to \$50,250, or between 51 and 80 percent of the

Table 3.7
Distribution of Household Income by HUD Consolidated Plan Income Categories by Tenure
New York City 2004

Household Income	Both		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent
All	3,037,996	100.0%	2,027,626	100.0%	1,010,370	100.0%
Very Low Income (0-50% of MFI)	1,069,032	35.2	867,825	42.8	201,207	19.9
Extremely Low Income (0-30% of MFI)	663,266	21.8	557,153	27.5	106,113	10.5
Other Very Low Income (31-50% of MFI)	405,766	13.4	310,672	15.3	95,094	9.4
Other Low Income (51-80% of MFI)	503,233	16.6	377,879	18.6	125,354	12.4
Moderate Income (81-95% MFI)	194,331	6.4	125,093	6.2	69,238	6.9
Middle and Other Income (96% of MFI and over)	1,271,400	41.8	656,829	32.4	614,571	60.8

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: The median family income (MFI) for the New York, NY Primary Metropolitan Statistical Area (PMSA) for FFY2005 was \$54,400. HUD adjusts the limits for the Section 8 program based on household size and local market conditions. The income limits for a family of four for each level, effective February 2005 were as follows:

30% of median family income (MFI)	\$18,850
50% of MFI	\$31,400
80% of MFI	\$50,250
95% of MFI	\$59,650

For further information on HUD's estimation of the area Median Family Income and Section 8 Income Limits, see *HUD FY 2005 Income Limits Briefing Material*, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, February 2005.

PMSA income. In short, according to the HUD income definitions, more than one in every two households in the City, or 1,572,000 households, were low-income households (Figure 3.5).

About one quarter of low-income renter households with incomes at or below 80 percent of the HUD median family income for each household size lived in public housing units, Mitchell-Lama rental units, *in rem* units, rent-controlled units, or other-regulated units. In other words, many low-income renter households in the City lived in public housing units, publicly-assisted housing units, or rent-controlled units. However, many of the remaining poor households, particularly renter households, were too poor to pay their housing costs without sacrificing their other needs.

In addition, 194,000 households, or 6 percent of all households, were moderate-income households with incomes greater than \$50,250 up to \$59,650 or between 81 and 95 percent of the PMSA income (Table 3.7) for a family of four.

Median Household Income by Borough

The median income for all households in the City as a whole was \$40,000 in 2004. The city-wide median household income was not mirrored in each of the five boroughs of the City, as it ranged from \$27,500 in the Bronx to \$60,000 in Staten Island (Table 3.8 and Figure 3.6). Instead, the city-wide income decline of 6.3 percent impacted each of the boroughs differently. Also, changes in incomes for each tenure type in each borough between 2001 and 2004 did not resemble uniformly the overall changes in the City.

Changes in Median Household Income by Borough

In the Bronx, as in the City, the real median household income for all households declined, albeit by about half the city-wide decrease rate, to \$27,500 in the three years between 2001 and 2004 (Table 3.8). However, this aggregate median income decline oversimplifies the distinctively differentiated rates of change for renters and owners in the borough. Renters' real income in the borough declined by 4.5 percent to \$23,000. For owners, the income change was inverted: their real income grew surprisingly by 8.4 percent to \$54,000. In the borough, 15 percent of owners, or 16,000 households, were recent movers, households that moved into their current residences from 2002 to 2005. The median income of these recently moved owner households was \$60,000, 15 percent higher than the median income of long-term owners, who moved into their current residences before 2002.⁹ This is most likely the source of the growth in owner incomes in the borough.

In Brooklyn, real income declined for all households by 5.4 percent to \$35,000. Renters' real income also declined by a similar rate of 5.5 percent to \$30,000, while owners' 2004 income was \$62,000, basically the same as it was three years earlier (Table 3.8).

In Manhattan, where the median incomes for renters and owners were higher than the City's and each of the other four boroughs' equivalent incomes, the decline rate of the real income of all households was 5.6 percent, slightly lower than the City's equivalent rate between 2001 and 2004 (Table 3.8). Real renter incomes in Manhattan declined slightly, by a rate lower than the decline rate for all households, to \$41,527. But the median income of renter households that moved into their current residences from 2002 to 2005, which was 37 percent of all renters in the borough, was 55 percent higher than the income of

9 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

long-term renters.¹⁰ As in the Bronx, the real incomes of owners in the borough grew markedly by 6.2 percent to \$100,000. The median income of recently moved owners, 40,000 households, was \$118,000, 28 percent higher than the income of long-term owners.¹¹ This could be the reason for the growth in owner incomes in the borough. As a result, owner income in the borough was 2.4 times renter income in 2004.

Table 3.8
Median Household Incomes in 2004 Dollars of Renters and Owners by Borough
New York City 2001 and 2004

Borough and Tenure	2001	2004	Percent Change 2001-2004
All Boroughs			
Both	\$42,689	\$40,000	-6.3%
Renters	\$33,933	\$32,000	-5.7%
Owners	\$65,676	\$65,000	-1.0%
Bronx^a			
Both	\$28,460	\$27,500	-3.4%
Renters	\$24,081	\$23,000	-4.5%
Owners	\$49,804	\$54,000	+8.4%
Brooklyn			
Both	\$36,998	\$35,000	-5.4%
Renters	\$31,743	\$30,000	-5.5%
Owners	\$62,064	\$62,000	-0.1%
Manhattan^a			
Both	\$52,979	\$50,000	-5.6%
Renters	\$43,784	\$41,527	-5.2%
Owners	\$94,136	\$100,000	+6.2%
Queens			
Both	\$48,162	\$45,000	-6.6%
Renters	\$39,023	\$36,000	-7.7%
Owners	\$62,392	\$59,400	-4.8%
Staten Island			
Both	\$58,014	\$60,000	+3.4%
Renters	\$35,027	\$34,200	-2.4%
Owners	\$76,294	\$73,072	-4.2%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

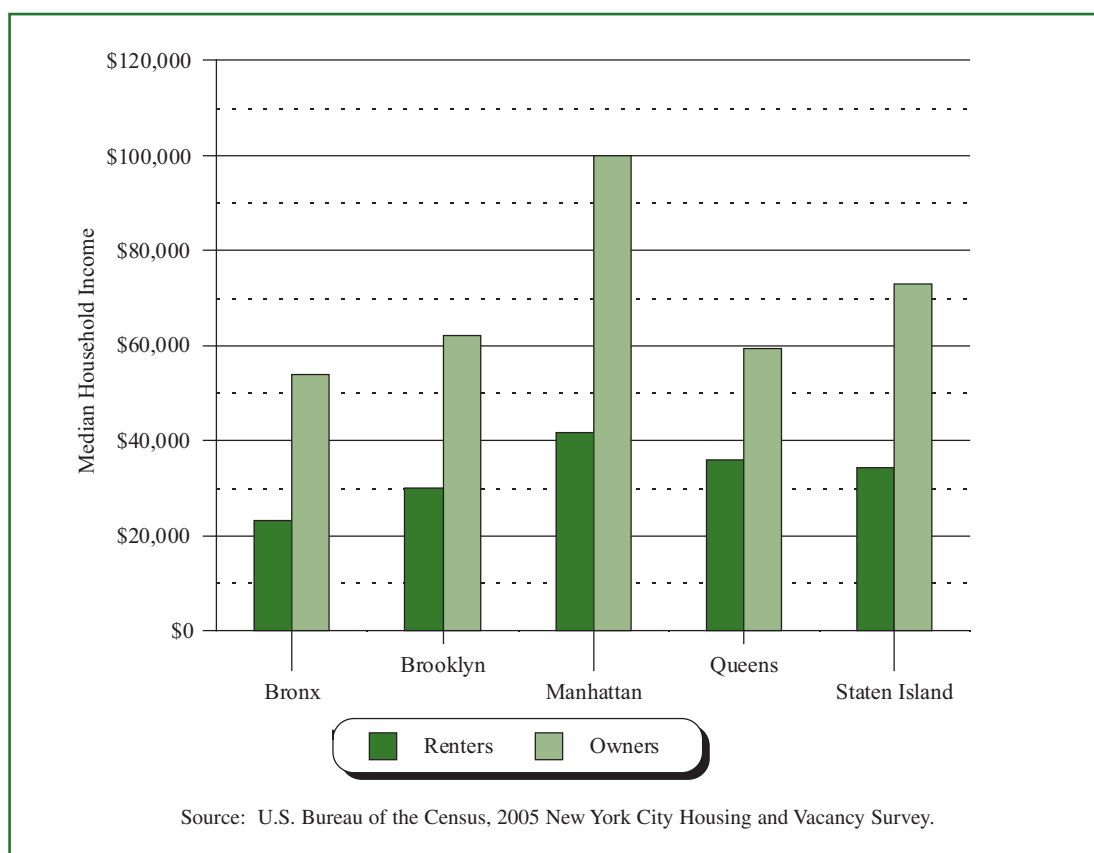
Note:

a Marble Hill in the Bronx.

10 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

11 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Figure 3.6
Median Household Incomes of Renters and Owners by Borough
New York City 2004



In Queens, real incomes for renters and owners all declined as the incomes of all households did: renters' incomes and owners' incomes declined by 7.7 percent and 4.8 percent respectively. Real income for all households in Staten Island grew, but renters' and owners' incomes declined (Table 3.8). In the borough, where the income of all households was the highest of the five boroughs, the real median income increased slightly, by less than 4 percent, to \$60,000 during the three years, while renters' real income declined by 2.4 percent to \$34,200 and owners' income declined by 4.2 percent to \$73,072.

Distribution of Household Incomes by Borough

Variations in median household incomes in each borough, regardless of tenure, obscure the differentiated composition of income distribution in each borough. The disaggregated income distribution in narrow intervals in each borough discloses a unique pattern that could portray the limits and potentials of households in each borough for achieving housing improvements.

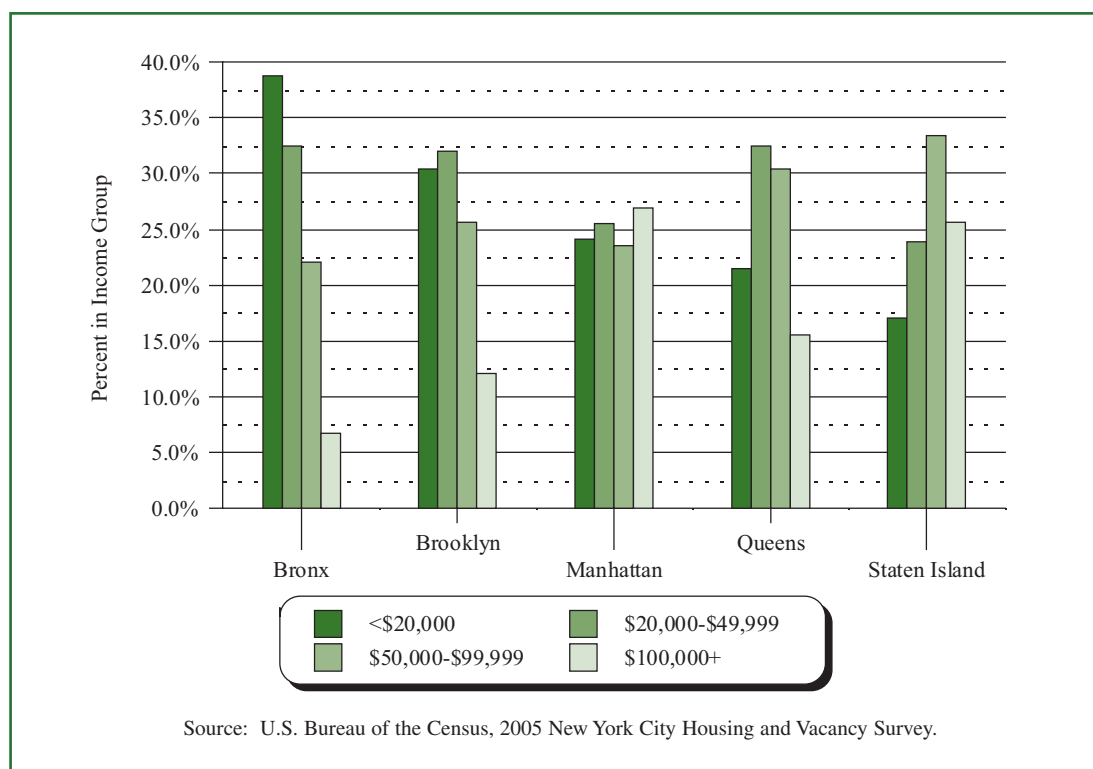
In the City, 825,000 households, or 27 percent of all households, had very low incomes (below \$20,000) in 2004, while 916,000 households, or 30 percent, had low incomes at or above \$20,000 but below \$50,000 (Table 3.9). At the same time, 796,000 households, or 26 percent, had moderate and middle

incomes between \$50,000 and \$99,000. The remaining 501,000 households, or 16 percent, had high incomes of \$100,000 or more in 2004. Of these households at the top of the income scale, 140,000, or 5 percent, had incomes of \$175,000 or more in 2004.

The patterns of household income distribution in each borough varied significantly one from another. Each borough had distinctively different gradations of income distribution (Figure 3.7).

In the Bronx, where the median household income was the lowest among the boroughs in the City, not only in 2004 but in many years in the 1980s and 1990s as well, a large number of households, 183,000 or almost two-fifths in 2004, were very poor (Table 3.9). In addition, 153,000 households, or about a third, had low incomes. Inversely, a considerably small number of households, 104,000 or a little more than a fifth, had moderate and middle incomes. Extremely few households, 31,000 or only a little more than one in twenty, had high incomes. In short, in the Bronx the income distribution skewed heavily towards the low-income household groups. The number and proportion of households descended sharply in a constant linear fashion as the income interval ascended (Figure 3.7).

Figure 3.7
Percent Distribution of Household Income Categories by Borough
New York City 2004



The South Bronx was the poorest area in New York City. In 2004, the median household incomes in sub-borough areas 1 (Mott Haven/Hunts Point) and 2 (Morrisania/East Tremont) in the South Bronx were \$15,544 and \$16,800 respectively, about 40 percent of the median household income of \$40,000 for the City as a whole¹² (Map 3.1).

In the three-year period between 2001 and 2004, the real median household income in the Bronx slipped slightly (Table 3.8). In the same three years, the number of very-low- and low-income households and the number of high-income households did not change appreciably, while the number of moderate- and middle-income households increased by 8,000 (Tables 3.9 and 3.10).

In Brooklyn, 267,000 households, or three in ten, had very low incomes, while 280,000 households, or about a third, had low incomes. On the other hand, 224,000 households, or about a quarter, had moderate and middle incomes, and the remaining 106,000 households, or 12 percent, had high incomes (Table 3.9 and Figure 3.7).

In Brooklyn, where the real median household income decreased by 5.4 percent between 2001 and 2004, the number of very-low- and low-income households remained steady in the three years. In the meantime, the number of moderate- and middle-income households declined by 8,000, while the number of high-income households grew by 8,000 (Tables 3.9 and 3.10).

Compared to the other boroughs, there were more rich households in Manhattan. As a result, household income distribution in Manhattan was very much flatter among the four income groups—very-low-, low-, moderate- and middle-, and high-incomes—compared to distributions in the City as a whole or in any of the other four boroughs (Figure 3.8). In the borough, 177,000 households, or a little less than a quarter, had very low incomes, while 199,000 households, or a little more than a quarter, had high incomes (Table 3.9). In the borough, an unparalleled number of households, 86,000 or 12 percent, had the highest incomes of \$175,000 or more. Consequently, a comparatively lower proportion of households in the borough had incomes in the very low, low, moderate, and middle levels: only 188,000 households, or about a quarter, had incomes between \$20,000 and \$49,999; and only 174,000 households, or almost a quarter, had incomes between \$50,000 and \$99,999 in 2004 (Figure 3.7).

The household income in East Harlem (sub-borough area 9 in Manhattan) was very low: \$23,000, or 58 percent of the city-wide median household income of \$40,000 in 2004.¹³

In Manhattan, the real median household income decreased by 5.6 percent between 2001 and 2004 (Table 3.8). In the three years, the number of very-low-income households and the number of moderate- and middle-income households did not change appreciably (Tables 3.9 and 3.10). However, the number of low-income households increased by 18,000, while the number of very-high-income households, those with incomes of \$175,000 or more, decreased substantially by 12,000.

The income distribution in Queens looked roughly like a normal curve in 2004, with more very-low-income households than high-income households (Figure 3.8). In the borough, 169,000 households, or a little more than a fifth of all households, had very low incomes, while 256,000 households, or a third, had low incomes. Over 239,000 households, or three in ten, had moderate and middle incomes (Table 3.9). On the other hand, 123,000 households, or more than one in seven, had high incomes.

¹² Appendix A, 2002 HVS Data for Sub-Borough Areas, Table A.11.

¹³ Appendix A, 2005 HVS Data for Sub-Borough Areas, Table A.11.

Map 3.1
Median Household Incomes
New York City 2005

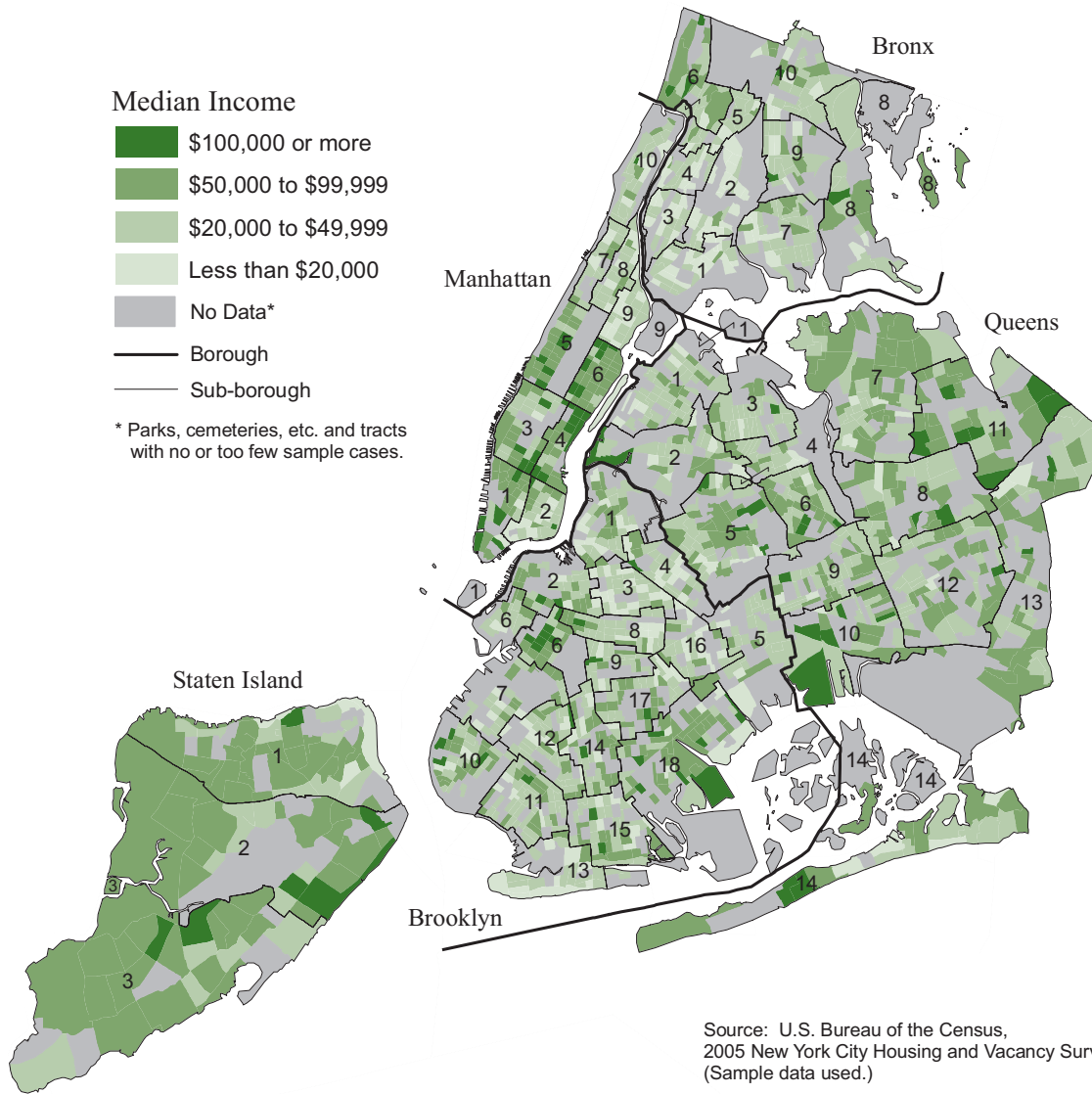


Figure 3.8
Distribution of Households by Income Categories in 2004 Dollars
New York City and by Borough
New York City 1990 and 2004

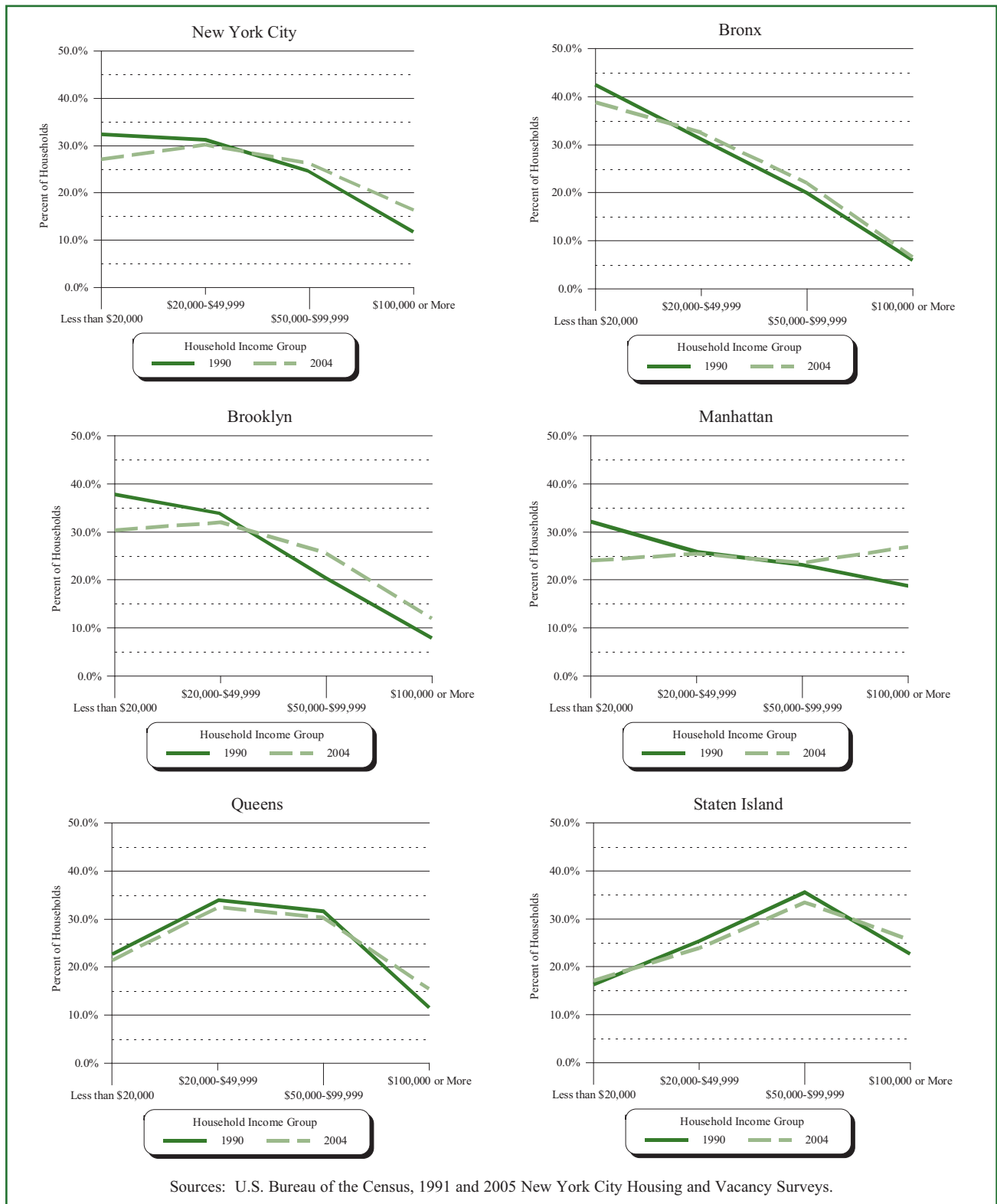


Table 3.9
Distribution of Household Income by Borough
New York City 2004

Household Income	All			Bronx ^a			Brooklyn			Manhattan ^a			Queens			Staten Island		
	Number	Percent		Number	Percent		Number	Percent		Number	Percent		Number	Percent		Number	Percent	
All Households	3,037,996	100.0%		472,246	100.0%		877,552	100.0%		737,768	100.0%		786,766	100.0%		163,663	100.0%	
<\$5,000	161,773	5.3%		30,155	6.4%		56,350	6.4%		41,463	5.6%		27,588	3.5%		6,217	3.8%	
\$5,000 - \$9,999	245,175	8.1%		69,261	14.7%		83,195	9.5%		50,960	6.9%		36,944	4.7%		4,814*	2.9%	
\$10,000 - \$14,999	218,004	7.2%		41,614	8.8%		67,300	7.7%		46,593	6.3%		52,517	6.7%		9,980	6.1%	
\$15,000 - \$19,999	199,556	6.6%		42,102	8.9%		60,175	6.9%		38,441	5.2%		51,832	6.6%		7,006	4.3%	
\$20,000 - \$29,999	340,346	11.2%		62,744	13.3%		106,882	12.2%		63,921	8.7%		91,921	11.7%		14,878	9.1%	
\$30,000 - \$39,999	312,500	10.3%		52,078	11.0%		101,039	11.5%		61,612	8.4%		84,934	10.8%		12,836	7.8%	
\$40,000 - \$49,999	263,565	8.7%		38,439	8.1%		72,485	8.3%		62,365	8.5%		78,830	10.0%		11,446	7.0%	
\$50,000 - \$69,999	419,037	13.8%		59,900	12.7%		120,894	13.8%		82,090	11.1%		129,919	16.5%		26,234	16.0%	
\$70,000 - \$99,999	377,270	12.4%		44,496	9.4%		103,378	11.8%		91,615	12.4%		109,402	13.9%		28,379	17.3%	
\$100,000 - \$124,999	192,782	6.3%		14,281	3.0%		49,682	5.7%		53,318	7.2%		57,493	7.3%		18,007	11.0%	
\$125,000 - \$149,999	99,340	3.3%		6,312	1.3%		24,689	2.8%		31,600	4.3%		25,340	3.2%		11,398	7.0%	
\$150,000 - \$174,999	68,159	2.2%		4,313*	0.9%		12,681	1.4%		28,047	3.8%		18,241	2.3%		4,876*	3.0%	
\$175,000 and over	140,491	4.6%		6,551	1.4%		18,801	2.1%		85,743	11.6%		21,804	2.7%		7,592	4.6%	

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Since the number of households is small, interpret with caution.

Table 3.10
Distribution of Household Income in 2004 Dollars by Borough
New York City 2001

Household Income ^b	All			Bronx ^a			Brooklyn			Manhattan ^a			Queens			Staten Island		
	Number	Percent		Number	Percent		Number	Percent		Number	Percent		Number	Percent		Number	Percent	
All Households	3,005,318	100.0%		462,878	100.0%		879,557	100.0%		720,071	100.0%		783,735	100.0%		159,078	100.0%	
<\$5,000	163,715	5.4%		33,352	7.2%		54,258	6.2%		42,698	5.9%		27,013	3.4%		6,394	4.0%	
\$5,000 - \$9,999	245,919	8.2%		59,997	13.0%		79,336	9.0%		60,064	8.3%		39,237	5.0%		7,285	4.6%	
\$10,000 - \$14,999	207,423	6.9%		42,411	9.2%		69,447	7.9%		46,898	6.5%		41,982	5.4%		6,684	4.2%	
\$15,000 - \$19,999	192,214	6.4%		41,324	8.9%		64,791	7.4%		30,506	4.2%		47,833	6.1%		7,760	4.9%	
\$20,000 - \$29,999	322,768	10.7%		62,619	13.5%		100,673	11.4%		58,284	8.1%		85,938	11.0%		15,255	9.6%	
\$30,000 - \$39,999	318,797	10.6%		56,994	12.3%		104,021	11.8%		58,960	8.2%		86,740	11.1%		12,082	7.6%	
\$40,000 - \$49,999	261,705	8.7%		39,161	8.5%		77,537	8.8%		52,275	7.3%		80,151	10.2%		12,582	7.9%	
\$50,000 - \$69,999	399,097	13.3%		53,303	11.5%		120,631	13.7%		73,071	10.1%		129,087	16.5%		23,005	14.5%	
\$70,000 - \$99,999	406,331	13.5%		43,371	9.4%		111,349	12.7%		96,901	13.5%		125,638	16.0%		29,073	18.3%	
\$100,000 - \$124,999	170,631	5.7%		14,267	3.1%		43,109	4.9%		44,005	6.1%		54,605	7.0%		14,644	9.2%	
\$125,000 - \$149,999	96,894	3.2%		6,654	1.4%		24,288	2.8%		29,897	4.2%		27,332	3.5%		8,724	5.5%	
\$150,000 - \$174,999	63,935	2.1%		**	0.7%*		11,023	1.3%		28,481	4.0%		15,657	2.0%		5,349	3.4%	
\$175,000 and over	155,889	5.2%		5,999	1.3%		19,094	2.2%		98,032	13.6%		22,523	2.8%		10,242	6.4%	

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

b 2001 income in average 2004 dollars

* Since the number of households is small, interpret with caution.

** Too few households to report.

In Queens, where the real median household income declined by 6.6 percent between 2001 and 2004 (Table 3.8), the number of very-low-income households increased by 13,000, while the number of moderate- and middle-income households declined by 15,000 in the three years (Tables 3.9 and 3.10).

The income distribution in Staten Island also showed a sort of normal curve, with the highest proportion of moderate- and middle-income households among the boroughs in the City (Figure 3.8). In the borough, 28,000 households, or about one in six, had very low incomes, while 42,000 households, or a quarter, had high incomes (Table 3.9). At the same time, 39,000 households, or about a quarter, had low incomes. The remaining 55,000 households, or a third, had moderate or middle incomes.

In Staten Island, where the real median household income grew by 3.4 percent between 2001 and 2004, the number of very-low- and low-income households remained virtually constant, while the number of households with incomes of \$50,000 or more grew by 5,000 (Tables 3.8, 3.9, and 3.10).

Housing Needs of Low-Income Areas in New York City

Poor households with incomes less than or equal to 50 percent of the HUD median family income for the PMSA, as defined above, were not scattered around the City. Instead, they were concentrated in certain geographically identifiable neighborhoods. The geographical concentration of such poor households and related unique household and housing unit situations create a set of neighborhood effects with serious impacts on housing and related needs of residents in the neighborhoods. The Census Bureau has provided a map showing four areas of census tracts with high concentrations of such poor households in the City (Map 3.2) and a table showing data on selected major household and housing characteristics (Table 3.11). We can examine unique characteristics of such neighborhoods with a higher concentration of the poor and deduce the consequential problems, needs, and opportunities of such neighborhood effects and their housing and neighborhood policy implications.

The four poor areas are (Group 1) the South Bronx area that covers whole or significant portions of sub-borough areas 1, 2, 3, 4, 5 and 7; (Group 2) the northern Manhattan area that covers sub-borough areas 7, 8, 9, and 10; (Group 3) the lower eastern Manhattan area that covers Chinatown; and (Group 4) the central Brooklyn area that includes whole or significant portions of sub-borough areas 1, 3, 4, 8, 9, 11, 12, 13, 14, 15, and 16. In geographically defining the area of a high concentration of the poor by using census tracts, the Census Bureau had to include some census tracts that did not have a high concentration of the poor, as shown in Map 3.2. Thus, in using the map showing the four poor areas and the tables containing data on characteristics of households and housing units in the areas, visual and numerical information on the areas should be interpreted as aggregate and approximate analytic efforts.

Nine in ten households in the Group 1 South Bronx area were either black (28 percent), Puerto Rican (33 percent), or non-Puerto Rican Hispanic (31 percent) (Table 3.11 and Map 3.2). Almost nine in ten units in the area were rental units. The area's median renter household income was \$19,000, only 59 percent of the city-wide median renter income of \$32,000, while the median contract rent was \$685 in 2004. While their rent was 81 percent of the city-wide median rent, their incomes were disproportionately lower than the city-wide renter income and, thus, the area's rent burden was high, with a gross rent/income ratio of 37.1 percent, 5.9 percentage points higher than the city-wide ratio. Even though they bore a high rent burden, substantially higher proportions of housing units in the area were poorly maintained and situated in structurally defective buildings. Of all occupied rental housing units in the area, 14 percent were in buildings with one or more defects, and 20 percent had four or more maintenance deficiencies. Comparable city-wide proportions were 9 percent and 11 percent respectively. In addition, 14.4 percent of the area's renter households were crowded, while 10.2 percent of renter households in the City were crowded.

Table 3.11
Characteristics of Areas With Household Income Less Than or Equal to 50% of HUD Median Family Income for the Area^b
New York City 2005

Characteristics of the Area	All		Bronx		Manhattan		Brooklyn	
	NYC	All	All	Group 1	All	Group 2	Group 3	Group 4
Race/Ethnicity of Householder ^a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	43.8	18.5	5.7	59.0	43.2	30.8	37.9	37.9
Black	22.8	31.0	27.9	12.9	32.3	9.6	35.9	35.9
Puerto Rican	9.5	26.0	32.7	6.2	7.9	18.9	8.6	8.6
Non-PR Hispanic	13.8	21.2	30.6	12.6	8.9	7.0*	9.0	9.0
Asian	9.4	2.8	2.5	7.9	7.2	33.1	7.8	7.8
Other	0.7	**	**	1.3	0.5	**	**	**
Immigrant Householder ^a	38.3%	32.0%	33.9%	23.8%	44.1%	33.0%	46.2%	46.2%
Median Household Income ^a	\$40,000	\$27,500	\$20,000	\$50,000	\$35,000	\$27,000	\$29,800	\$29,800
Median Household Income (Renters)	\$32,000	\$23,000	\$19,000	\$41,527	\$30,000	\$24,960	\$25,843	\$25,843
Household Income ^a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$20,000	27.1	38.8	49.0	24.1	30.4	41.6	36.4	36.4
\$20,000 - \$49,999	30.2	32.5	32.9	25.5	32.0	30.6	33.4	33.4
\$50,000+	42.7	28.8	18.2	50.5	37.6	27.8	30.2	30.2
Median Contract Rent	\$850	\$742	\$685	\$1,000	\$800	\$639	\$770	\$770
Contract Rent Distribution	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$500	15.8	20.5	25.2	18.5	16.5	45.6	19.2	19.2
\$500 - \$799	27.5	37.6	40.4	20.6	30.1	30.2	32.8	32.8
\$800 - \$999	21.4	23.3	20.3	10.0	25.6	**	26.2	26.2
\$1,000+	35.3	18.6	14.1	50.9	27.9	19.5	21.9	21.9
Median Gross Rent/Income Ratio	31.2	34.5	37.1	29.1	31.3	28.6	33.2	33.2
All Housing Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Owner Occupied & For Sale	31.6	21.1	9.3	22.1	27.7	16.4	23.5	23.5
Renter Occupied & For Rent	64.2	75.7	87.1	71.9	67.7	79.5	71.4	71.4
Vacant Not Available	4.2	3.2	3.5	6.1	4.6	4.1	5.1	5.1
One+ Building Defects (All)	7.4%	9.8%	13.9%	7.9%	8.7%	11.4%	10.4%	10.4%
One+ Building Defects (Renters)	9.1%	11.3%	14.3%	9.5%	10.6%	13.6%	11.8%	11.8%
Four+ Maintenance Deficiencies (All)	7.5%	15.1%	19.4%	8.4%	7.8%	11.8%	10.0%	10.0%
Four+ Maintenance Deficiencies (Renters)	10.8%	18.2%	20.4%	10.2%	10.8%	13.4%	12.6%	12.6%
Crowded Households (All)	7.9%	10.8%	13.8%	5.4%	8.1%	12.1%	9.8%	9.8%
Crowded Households (Renters)	10.2%	12.5%	14.4%	6.1%	10.0%	12.3%	11.6%	11.6%
Boarded Up Windows on Street (All)	5.6%	5.3%	5.7%	6.3%	8.3%	9.9%	9.8%	9.8%
Boarded Up Windows on Street (Renters)	6.3%	4.7%	4.9%	6.8%	9.2%	9.2%*	10.2%	10.2%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a All occupied units.

b As adjusted by HUD for each household size.

* Since the number is small, interpret with caution.

**Too few to report.

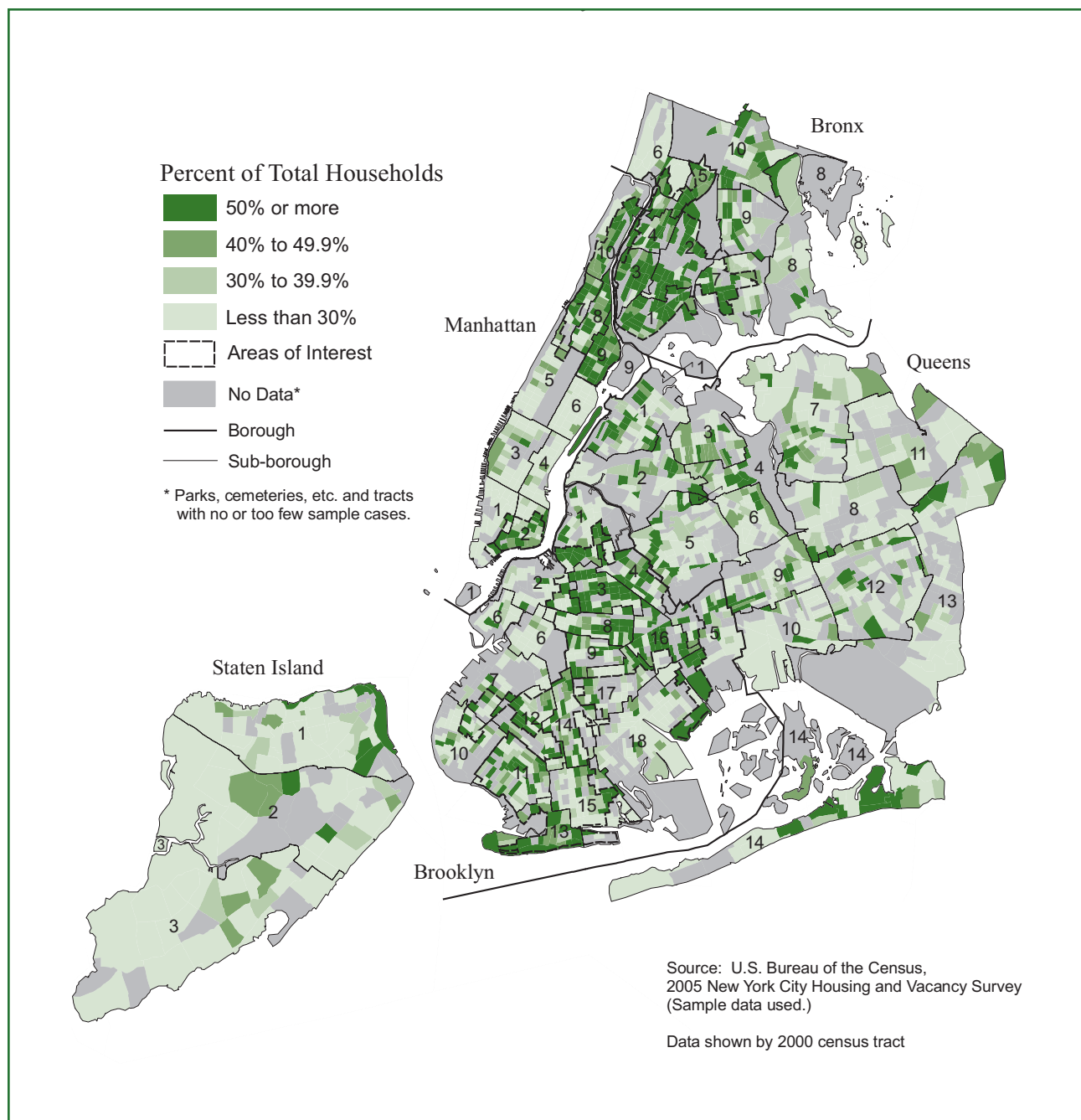
In the Group 2 northern Manhattan area, about seven in ten households were either black (37 percent) or non-Puerto Rican Hispanic (31 percent). The remainder were mostly Puerto Rican or white (Table 3.11 and Map 3.2). Of all housing units in the area, 82 percent were rentals. The area's median renter household income was \$25,000, only 78 percent of the city-wide median renter income in 2004. The median contract rent was \$639, 75 percent of the city-wide median rent. The income of these households was low, but their rent was slightly lower comparatively. As a result, their median rent/income ratio was lower than the city-wide median: 30.0 percent versus 31.2 percent. However, many more housing units in the area than in the City overall were poorly maintained and located in physically distressed neighborhoods. Of all renter-occupied units in the area, 15 percent were in buildings with one or more buildings defects, 17 percent had four or more maintenance deficiencies, and 14 percent were on the same street as a building with broken or boarded-up windows (a "boarded-up building"). Comparable proportions for the City were 9 percent, 11 percent, and 6 percent respectively (Table 3.11 and Map 3.2).

Three-fifths of the households in the Group 3 lower eastern Manhattan area were either Asian (33 percent) or white (31 percent), while the remainder were either Puerto Rican (19 percent) or black (10 percent). Eight in ten of the housing units in the area were rentals. The area's median renter household income was \$24,000, 75 percent of the city-wide median in 2004, while the median contract rent was very low at \$520, only 61 percent of the city-wide median rent. The area's rent/income ratio was 28.6 percent, noticeably lower than the city-wide ratio of 31.2 percent. However, compared to city-wide situations, more of the area's housing units were situated in structurally defective buildings and were poorly maintained. In addition, more of the households in the area were crowded. In 2005, 14 percent of renter-occupied units in the area were situated in buildings with one or more building defects, and 13 percent had four or more maintenance deficiencies, while 9 percent and 11 percent of renter-occupied units in the City respectively had such defects and deficiencies. Moreover, 12.3 percent of renter households in the area were crowded, compared to 10.2 percent of renter households in the City.

In the Group 4 central Brooklyn area, almost three-quarters of the householders were either white (38 percent) or black (36 percent) (Table 3.11 and Map 3.2). Seven in ten of the housing units in the area were rentals. The median renter household income was \$25,843, or 81 percent of the city-wide median renter household income, while the area's median contract rent was \$770, or 91 percent of the city-wide rent. As a result of relatively higher rent and lower income, compared to city-wide rent and income, the area's rent/income ratio was 33.2 percent, or 2.0 percentage points higher than the city-wide ratio. Despite the higher rent burden, more of the renter housing units in the area were poorly maintained and situated in structurally defective buildings. Moreover, considerably larger proportions of households in the area were crowded and larger proportions of housing units were located in physically distressed neighborhoods. Of renter households in the area, 11.6 percent were crowded, and 10.2 percent of renter units in the area were in physically distressed places. The comparable proportions for the City were 10.2 percent and 6.3 percent.

In short, urgent housing needs in these four low-income areas in the City warrant efforts to improve the conditions of housing, buildings (the South Bronx area and the lower eastern Manhattan area), and neighborhoods (the northern Manhattan area and central Brooklyn area). In addition, the crowding situations in these areas should also be alleviated. However, since incomes of households in the areas are very low, it is extremely difficult for households to find better or larger housing units in better neighborhoods in the City, since vacant available rental units that poor households could afford are extremely scarce. The rental vacancy rate for units with asking rents of less than \$700 in the City was a mere 1.86 percent in 2005 (Table 5.7). Consequently any prudent efforts to meet the area's housing and related needs should begin with an adequate understanding of the area residents' affordability issues. Otherwise, any efforts to increase the supply of housing units in these areas could spur widespread gentrification.

Map 3.2
Household Income Less Than or Equal to 50% of HUD Median
Family Income for the Area for Each Household Size
New York City 2005



Household Incomes by Rent-Regulation Status

The real median household income of all renter households in 2004 was \$32,000, a noticeable decrease from \$33,933 in 2001 (Table 3.12). Households in other-regulated units (such as units regulated by HUD and by Article 4) were the poorest, with an extremely low income of \$11,040, which was only 35 percent of the median income of all renters in the City in 2004. As explained in Chapter 1, “Overview of the 2005 Housing and Vacancy Survey (HVS) and the *Housing New York City, 2005 Report*,” any HUD units that were also rent-stabilized units have been classified as rent-stabilized units, not as HUD units, in this report. In other words, all the HUD units included in the other-regulated category were HUD units that were not rent-stabilized.

According to the 2005 HVS, for three-quarters of the households in the City, the primary source of their incomes was earnings, and more than nine out of every ten dollars of their incomes came from earnings in 2004. Therefore, the primary determinant of household incomes was the number of workers in the household. The mean number of workers in the average renter household in the City was 1.17 persons in 2005. However, the number of workers in households in other-regulated units was a mere 0.57 persons, less than half of the city-wide average and the fewest among all rental categories. In other words, households in other-regulated units were the poorest because so many of them had no workers. Moreover, 44 percent of these households were either single elderly households, who were extremely poor and the poorest households, or elderly households, most of them retired. In addition, 11 percent of them were single households with children, which were the second-poorest households in the City in 2004.¹⁴ Other regulated tenants’ 2004 income was the result of an 8.6-percent real decrease from their income of \$12,084 three years earlier (Table 3.12).

In 2004, the income of tenants in Public Housing units was \$13,902, only 43 percent of the income of all renter households and the second-lowest among renter households in all rent-regulatory categories in 2004.

The income of households in *in rem* units was \$19,000 in 2004, not appreciably different from their 2001 income of \$19,230. Their 2004 income was only three-fifths of the income of all renter households. Of *in rem* households, 86 percent were low-income households with 80 percent or less of the PMSA median family income of \$50,250 in 2004.¹⁵

The income of households in rent-controlled units was \$22,176 in 2004, which was about the same as their 2001 income of \$22,330. Their income was only seven-tenths of the income of all renters in the City.

The median income of households in Mitchell-Lama rental units was \$22,000 in 2004, a 22-percent real decrease from three years earlier. For 75 percent of renter households in the City, the primary source of income was earnings, as discussed earlier. In 2001, it was 67 percent for Mitchell-Lama renter households. However, the proportion of Mitchell-Lama households whose incomes came primarily from earnings dropped by 5.1 percentage points in the three years from 2001. This appears to be one of the major reasons for the steep decline in income in such households.¹⁶ Also, this is at least partially caused by the situation that the

14 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

15 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey, adjusted for household size.

16 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Table 3.12
Median Renter Household Income in 2004 Dollars by Regulatory Status
New York City 2001 and 2004

Regulatory Status	2001	2004	Percent Change 2001-2004
All Renters	\$33,933	\$32,000	-5.7%
Controlled	\$22,330	\$22,176	-0.7%
Stabilized	\$35,027	\$32,000	-8.6%
Pre-1947	\$33,933	\$32,000	-5.7%
Post-1947	\$39,439	\$34,840	-11.7%
Mitchell-Lama Rental	\$28,022	\$22,000	-21.5%
Unregulated	\$43,784	\$42,000	-4.1%
In Rental Buildings	\$42,689	\$42,000	-1.6%
In Coops/Condos	\$54,730	\$50,000	-8.6%
Public Housing	\$13,135	\$13,902	+5.8%
<i>In Rem</i>	\$19,230	\$19,000	-1.2%
Other Regulated	\$12,084	\$11,040	-8.6%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

income of households who moved into Mitchell-Lama units between 2002 and 2005 was considerably lower than the income of households who moved into such units before 2002, as discussed further in the section below dealing with issues of the causes of differentiated income change between 2001 and 2004.

In short, other-regulated units, Public Housing units, *in rem* units, rent-controlled units, and Mitchell-Lama units protected 343,000 households, or 17 percent of all renter households in the City that were economically very vulnerable, by providing very affordable rental housing (Table 2.20).

The income of households in rent-stabilized units as a whole was \$32,000, the same as the median income of all renters. But the income of households in rent-stabilized units in buildings built in 1947 or later was \$34,840, which was 9 percent higher than the overall income of all renters (Table 3.12). On the other hand, the income of those in rent-stabilized units in buildings built before 1947 was \$32,000, the same as the income of all renters in the City.¹⁷

The real income of households in all rent-stabilized units declined by 9 percent from 2001. However, the rate of decline was not constant for households in the two sub-categories: for those in pre-1947 units, real income declined by 5.7 percent, while for those in post-1947 units, it declined by 11.7 percent (Table 3.12).

The median income of \$42,000 for all unregulated units masks the considerable difference between the two types of unregulated units. Households in unregulated units in cooperative and condominium buildings had the highest income at \$50,000 in 2004. This was 56 percent higher than the income of all renter households in the City and 19 percent higher than that of unregulated households in rental buildings, which was \$42,000 and the second highest (Table 3.12). The real incomes of households in unregulated units in condominiums and cooperatives declined by 8.6 percent, while those of households in rental buildings ticked down a little by just 1.6 percent in the three years between 2001 and 2004.

17 In this report, stabilized units built before 1947 are considered “pre-1947 stabilized” and those built in or after 1947 are called “post-1947 stabilized.”

Causes of Differentiated Income Changes between 2001 and 2004

Usually, there are three causes of household income change: first, incomes of the same households increased or decreased between 2001 and 2004; second, lower-income households moved out and higher-income households moved into existing units, or vice versa; and, third, new housing units were created between 2001 and 2004 and incomes of households that occupied those new units were different from the median income of households that stayed in the same units from 2001 through 2004. It is reasonable to assume that the incomes of households in newly constructed units in the City were higher than the incomes of those households in existing units. However, the 2005 HVS data on incomes of households in newly constructed units were not reliable enough to substantiate such an understanding in a definitive manner.

The 2005 HVS provides longitudinal data on the same rental units that were covered in the 2002 and 2005 HVSs. Longitudinal data can shed light on the following two issues: are the higher or lower median incomes of renter households in 2004 compared to 2001 a result of the actual rising or declining income of households that stayed in the same units from 2001 through 2004, or are they a reflection of the replacement of lower-income or higher-income renter households by higher-income or lower-income renter households upon the turnover of the units.

Longitudinal Analysis of Differentiated Income Changes

A review of the longitudinal data on rental units that remained in the same regulatory status between 2002 and 2005 reveals that the 2004 median income of households in rental units that turned over at least once in the three years was \$6,672 or 22.7 percent higher than the median income of households in rental units that did not turn over during the three-year period (Table 3.13). During the three years between 2001 and 2004, 34 percent of renter units in the City turned over but stayed in the same regulatory status (Table 3.14).

Table 3.13
Median Incomes by Rent Regulatory Status and Unit Turnover
Longitudinal Units, New York City 2004

Regulatory Status	Median 2004 Income		Percent Difference
	No Turnover 2002 - 2005	Turned Over 2002 - 2005	
All	\$29,328	\$36,000	+ 22.7%
Public	\$14,240	\$13,400	- 5.9%
<i>In Rem</i>	\$20,500	*	--
Mitchell Lama Rental	\$21,000	\$22,000	+ 4.8%
Other Regulated	\$ 9,936	\$10,000	+ 0.6%
Controlled	\$18,200	--	--
Stabilized	\$30,600	\$35,000	+ 14.4%
Pre-1947	\$30,460	\$35,000	+ 14.9%
Post-1947	\$32,000	\$40,000	+ 25.0%
Unregulated	\$41,000	\$45,000	+ 9.8%
In Rental Buildings	\$40,000	\$44,200	+ 10.5%
In Coops/Condos	\$64,000	\$70,000	+ 9.4%

Source: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys, Longitudinal Database.
Data for linked units remaining in the same regulatory status between surveys only.

Note:

* Too few units to report.

The 2004 median income of households in rent-stabilized units in buildings built in or after 1947 that turned over was \$40,000, \$8,000 or 25.0 percent higher than the median income of households in such units that did not turn over between 2002 and 2005 (Table 3.13). Of post-1947 rent-stabilized units 31 percent turned over during the three-year period (Table 3.14).

The level of change in income of households in turned-over and non-turned-over post-1947 rent-stabilized units was substantially different. The 2004 median income of households in such turned-over units declined by 6.3 percent, while the income of households in such non-turned-over units declined by 17.6 percent (Table 3.15). This explains that the 11.7-percent decline in income of households in post-1947 rent-stabilized units between 2001 and 2004 was mostly caused by the decline in income of households in non-turned-over units.

The median income of households in Mitchell-Lama units that turned over between 2002 and 2005 declined by 21.5 percent, while the income of households in such units that did not turn over declined slightly by 5.0 percent from 2001 to 2004 (Table 3.15). In the three years, Mitchell-Lama rental units turned over by 28.3 percent (Table 3.14). Thus, it is reasonable to assume that the 21.5-percent decline (Table 3.12) in the income of households in Mitchell-Lama units between 2001 and 2004 was most likely caused by the decline in the income of households in turned-over Mitchell-Lama units.

Table 3.14
Vacancy Rate and Unit Turnover by Rent Regulatory Status
Longitudinal Units, New York City 2005

Regulatory Status	Vacancy Rate^a	Turned Over 2002 - 2005
All	2.64%	34.4%
Public	**	17.6%
In Rem	**	**
Mitchell Lama Rental	**	28.3%
Other Regulated	**	30.4%
Controlled	--	--
Stabilized	2.54%	32.8%
Pre-1947	2.64%	33.5%
Post-1947	2.22%	30.6%
Unregulated	3.36%	48.1%
In Rental Buildings	3.22%	47.9%
In Coops/Condos	**	54.8%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys, Longitudinal Database.

Notes:

a Turnover data for linked units remaining in same regulatory status between surveys only.

* Since the number of households is small, interpret with caution.

** Too few units to report.

Table 3.15
Real Median Incomes by Unit Turnover and
Rent Regulatory Status and Percent Difference
Longitudinal Units, New York City 2001 and 2004

Regulatory Status	No Turnover 2002 – 2005			Turned Over 2002 – 2005		
	Median Income		Percent Difference	Median Income		Percent Difference
	2001 ^a	2004		2001 ^a	2004	
All	\$30,649	\$29,328	- 4.3%	\$38,311	\$36,000	- 6.0%
Public	\$12,873	\$14,240	+10.6%	\$10,508	\$13,400	+ 27.5%
<i>In Rem</i>	\$19,703	\$20,500	+ 4.0%	*	*	---
Mitchell Lama Rental	\$22,111	\$21,000	- 5.0%	\$28,022	\$22,000	- 21.5%
Other Regulated	\$10,433	\$ 9,936	- 4.8%	\$ 9,851	\$10,000	+ 1.5%
Controlled	\$24,926	\$18,200	- 27.0%	---	---	---
Stabilized	\$33,015	\$30,600	- 7.3%	\$37,216	\$35,000	- 6.0%
Pre-1947	\$32,838	\$30,460	- 7.2%	\$36,122	\$35,000	- 3.1%
Post-1947	\$38,858	\$32,000	- 17.6%	\$42,689	\$40,000	- 6.3%
Unregulated	\$41,595	\$41,000	- 1.4%	\$48,162	\$45,000	- 6.6%
In Coops/Condos	\$49,257	\$64,000	+ 29.9%	\$72,244	\$70,000	- 3.1%
In Rental Buildings	\$41,595	\$40,000	- 3.8%	\$47,287	\$44,200	- 6.5%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys, Longitudinal Database.
Data for linked units remaining in the same regulatory status between surveys only.

Notes:

a 2001 incomes in 2004 dollars.

* Too few units to report.

Analysis of Incomes by Move-In Date

Analysis of the differences in income between recent movers and long-term occupants by rent-regulation categories also provides an additional explanation of the substantial decrease in the income of households, particularly those in Mitchell-Lama rental units, unregulated units in cooperative or condominium buildings, and other-regulated units.

According to the 2005 HVS, the median income of renter households who moved into their current units from January 2002 through the end of June 2005 was tremendously different from the income of renter households that moved into their current units before 2002 (Table 3.16). Moreover, the differences in income between recent-movers and long-term occupants varied widely from one rental category to another. The median incomes of recent-movers in Public Housing and other-regulated units, whose household incomes were very low, were noticeably lower than that of long-term occupants in those units by 5.5 percent and 5.0 percent respectively. Also, the incomes of recent movers in Mitchell-Lama rental units and unregulated units in cooperative or condominium buildings were considerably lower: 9.1 percent and 7.6 percent respectively.

Table 3.16
Median Incomes by Rent Regulatory Status and Move-In Date
New York City 2004

Regulatory Status	Median 2004 Income		Percent Difference
	Long Term Occupants ^a	Recent Movers ^a	
All	\$30,000	\$37,600	+25.3%
Public	\$14,000	\$13,224	-5.5%
<i>In Rem</i>	\$20,324	*	--
Mitchell Lama Rental	\$22,000	\$20,000	-9.1%
Other Regulated	\$11,227	\$10,668	-5.0%
Controlled	\$21,020	*	--
Stabilized	\$30,560	\$35,600	+16.5%
Pre-1947	\$30,476	\$35,000	+14.8%
Post-1947	\$31,000	\$40,000	+29.0%
Unregulated	\$40,000	\$45,000	+12.5%
In Rental Buildings	\$40,000	\$45,000	+12.5%
In Coops/Condos	\$54,100	\$50,000	-7.6%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Too few units to report.

^a Long Term Occupants moved into their current residence before 2002; Recent Movers moved in between 2002 and 2005.

Contrarily, the income of recent-movers in other rental categories was substantially higher than that of long-term occupants in those units. The income of recently-moved households in rent-stabilized units as a whole was 16.5 percent higher than that of long-term occupants in those units (Table 3.16). Particularly, recent-movers' income in post-1947 rent-stabilized units was an overwhelming 29.0 percent higher than that of long-term occupants in those units, while recent-movers' income in pre-1947 units was 14.8 percent higher than that of long-term occupants in the same category of units.

In the meantime, the income of recently-moved households in unregulated units as a whole was 12.5 percent higher than that of long-term occupants in such units (Table 3.16). The difference in unregulated units in rental buildings was the same as that in all unregulated units.

The large differences between the incomes of recent-movers and long-term occupants in rent-stabilized and unregulated units, particularly those in post-1947 units, are largely the consequence of the following unique situations in those units. First, in rent-stabilized units and unregulated units, very large proportions of tenants, 34 percent of rent-stabilized tenants and 52 percent of unregulated tenants, were recent-movers (Table 3.17). Second, long-term tenants in rent-stabilized units, who have probably been sitting tenants for many years, have been largely insulated from the sharply upward market pressures on rent in the private housing market during the last several years, when rents in the City have increased sharply. Rents of unregulated units are basically determined by market forces. Thus, rents of these units, whose tenure

Table 3.17
Vacancy Rate and Proportion of Recent Movers by Rent Regulatory Status
New York City 2005

Regulatory Status	Vacancy Rate	Percent Recent Movers^a
All	3.09%	37.3%
Public	1.96%*	17.0%
In Rem	**	**
Mitchell Lama Rental	**	23.4%
Other Regulated	**	30.1%
Controlled	--	**
Stabilized	2.68%	34.2%
Pre-1947	2.84%	34.3%
Post-1947	2.28%	34.0%
Unregulated	4.11%	51.6%
In Rental Buildings	3.82%	51.4%
In Coops/Condos	7.98%	54.0%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few units to report.

a Moved in between 2002 and 2005.

can be changed from rental to owner and vice versa, have increased rapidly, particularly in recent years, when housing costs, rents or purchasing prices, have been extremely inflationary in the City's housing market. The confluence of these situations helps to explain why the incomes of recent-movers in private units (rent-stabilized units and rent-unregulated units) must be enough higher than those of long-term occupants in such units in order to pay the very inflationary rents of units in these rental categories, particularly those in post-1947 rent-stabilized units and unregulated units.

The comparison of changes in the median incomes of recent-movers and long-term occupants between 2001 and 2004 by rental categories discloses that the change varied considerably for different rental categories (Table 3.18). The 2004 income of long-term occupants in Mitchell-Lama units was substantially lower, by 22 percent, than the real income of households who were long-term occupants in 2001, while the income of recent-movers in such units was lower, by 30 percent, than the real income of recent-movers in 2001. This finding explains why Mitchell-Lama household income decreased so much, as discussed earlier in this section. In the meantime, the income of long-term occupants in rent-stabilized units in 2005 was 7 percent lower than the real income of households who had been long term occupants in 2002. The income of recent-movers in such units was 8 percent lower than the income of households who had been recent movers in 2002.

The income of long-term occupants of unregulated units in cooperative and condominium buildings was 15 percent higher than that of long term occupants in 2002. The income of recent-movers in the same type of units was 19 percent lower than the parallel income in 2002 of recent movers into such units (Table 3.18). This finding explains why the overall income of households in such units declined in the three years from 2001 to 2004 by 9 percent.

Table 3.18
Real Median Incomes of Long Term Occupants and Recent Movers
by Rent Regulatory Status and Percent Difference
New York City 2001 and 2004

Regulatory Status	Long Term Occupants ^a			Recent Movers ^a		
	Median Income		Percent Difference	Median Income		Percent Difference
	2001 ^b	2004		2001 ^b	2004	
All	\$30,649	\$30,000	-2.1%	\$40,500	\$37,600	-7.2%
Public	\$12,969	\$14,000	+7.9%	\$13,354	\$13,224	-1.0%
<i>In Rem</i>	\$19,703	\$20,324	+3.2%	*	*	---
Mitchell Lama Rental	\$28,022	\$22,000	-21.5%	\$28,376	\$20,000	-29.5%
Other Regulated	\$12,084	\$11,227	-7.1%	\$13,135	\$10,668	-18.8%
Controlled	\$19,922	\$21,020	+5.5%	---	---	---
Stabilized	\$32,838	\$30,560	-6.9%	\$38,554	\$35,600	-7.7%
Pre-1947	\$32,838	\$30,476	-7.2%	\$38,311	\$35,000	-8.6%
Post-1947	\$37,216	\$31,000	-16.7%	\$45,973	\$40,000	-13.0%
Unregulated	\$39,406	\$40,000	+1.5%	\$46,969	\$45,000	-4.2%
In Coops/Condos	\$47,068	\$54,100	+14.9%	\$61,578	\$50,000	-18.8%
In Rental Buildings	\$38,313	\$40,000	+4.4%	\$45,973	\$45,000	-2.1%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

a Recent Movers moved in within the three years before each survey; Long Term Occupants moved into their residence more than 3 years before the survey.

b Median 2001 incomes of 2002 occupant households, adjusted for inflation to 2004 dollars.

* Too few units to report.

Distribution of Household Incomes by Rent-Regulation Status

An examination of data on household income distribution within each of the rent-regulation categories shows that each rental category serves uniquely different income groups. A third of rental units in the City served very-low-income households with incomes below \$20,000; another third served low-income households with incomes between \$20,000 and \$49,999. Twenty-three percent served moderate- and middle-income households with incomes between \$50,000 and \$99,000, while the remainder, one in ten, served high-income households with incomes of \$100,000 or more in 2004. Rent-stabilized units served all income groups, similar to all rental units, since about half of all rental units were rent-stabilized units. Of rent-stabilized units, pre-1947 units served households of all income levels, as did all such units, since more than seven out of ten rent-stabilized units were in such old buildings (Table 3.19). Meanwhile, post-1947 rent-stabilized units served slightly more moderate-, middle-, and high-income households and slightly fewer very-low- and low-income households than did all rent-stabilized units in 2004.

Unregulated units also served households at all levels of income. However, compared to the income distribution for households in rent-stabilized units or all rental units, unregulated units served considerably more moderate-, middle-, and high-income households and fewer very-low- and low-income households in 2004 (Table 3.19).

Contrarily, Public Housing and rent-controlled units all served mostly very-low- and low-income households. Three-fifths of the households that lived in Public Housing units were very-low-income households in 2004 (Table 3.19). Close to one of two households in rent-controlled units was also a very-low-income household.

In rem households were very poor. More than half of them were very-low-income households (Table 3.19). The income of two out of every five *in rem* households was less than \$15,000. Of *in rem* households, almost two-thirds (65 percent) had incomes below 50 percent of the HUD area median income, compared to 43 percent of all renters. Altogether, the incomes of 86 percent of *in rem* households were at or below 80 percent of the HUD area median income, compared to 61 percent of all renters.¹⁸

On the other hand, Mitchell-Lama units mostly served households at all levels of income except for high-income households. Forty-seven percent of the households in Mitchell-Lama units were very-low-income households, while another 28 percent had low incomes (Table 3.19). Most of the remainder, a little more than a fifth, had moderate and middle incomes.

Table 3.19
Distribution of Renter Household Income within Regulatory Status
New York City 2004

	All	Public	Stabilized			M-L		<i>In Rem</i> ^a	Un-regulated
			Both	Pre-47	Post-47	Rental	Controlled		
Number	2,027,626	167,539	1,015,655	726,070	289,584	58,944	43,317	10,158	668,711
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$5,000	6.6%	11.6%	6.4%	6.5%	6.0%	5.9%*	9.6%	**	5.1%
\$5,000 - \$9,999	10.6%	27.9%	8.9%	9.1%	8.4%	17.3%	13.3%	**	5.6%
\$10,000 - \$14,999	8.4%	12.9%	8.4%	8.4%	8.5%	10.7%	15.8%	**	5.7%
\$15,000 - \$19,999	7.8%	8.8%	8.1%	8.5%	6.9%	13.0%	8.7%*	**	6.5%
\$20,000 - \$29,999	12.7%	15.3%	13.5%	13.3%	13.9%	11.2%	11.8%	**	11.4%
\$30,000 - \$39,999	11.7%	11.6%	12.3%	13.0%	10.6%	9.8%	10.6%	**	11.6%
\$40,000 - \$49,999	9.5%	5.4%	10.4%	10.3%	10.5%	6.9%	**	**	10.4%
\$50,000 - \$69,999	12.9%	4.6%	12.7%	12.3%	13.7%	13.2%	11.7%	**	16.4%
\$70,000 - \$99,999	10.2%	**	10.8%	10.5%	11.7%	8.2%	**	**	12.9%
\$100,000 - \$124,999	3.8%	**	3.5%	3.4%	3.7%	**	**	**	5.8%
\$125,000 - \$149,999	2.0%	**	1.9%	1.8%	2.2%	**	**	**	2.9%
\$150,000 - \$174,999	1.3%	**	1.1%	0.9%	1.6%	**	**	**	2.1%
\$175,000 and over	2.4%	**	2.1%	2.0%	2.3%	**	**	**	3.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

a Among *in rem* households 51.0% had 2004 incomes less than \$20,000; 37.1% had incomes between \$20,000 and \$49,999.

18 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Household Income by Type of Ownership

The median income of homeowners was \$65,000, while the income of households in conventional owner units in New York City was \$64,000 in 2004 (Table 3.20). With an income of \$81,000, households in condominium units had the highest income, followed by that of households in cooperative units, which was \$70,000. The income of households living in Mitchell-Lama cooperative units was \$38,000, the lowest income among homeowner household groups.

In the three years between 2001 and 2004, the real median income of all homeowners changed little, from \$65,676 to \$65,000, while the income of owner households in conventional units declined by \$1,676 or 2.6 percent (Tables 3.20 and 3.21). During the same three-year period, the real income of owner households in cooperative units declined considerably by \$4,433 or 6.0 percent. However, the real income of owner households in condominium units grew by \$4,378 or 5.7 percent. At the same time, the real income of owner households in Mitchell-Lama units declined slightly.

Table 3.20
Distribution of Owner Household Income and Median Household Income by Type of Ownership
New York City 2004

Type of Ownership	All		Conventional	Cooperative	Condominium	Mitchell Lama Coop
Income Category	Number	Percent	636,271	255,698	73,275	45,126
All	1,010,370	100.0%	100.0%	100.0%	100.0%	100.0%
<\$5,000	27,551	2.7%	2.8%	2.4%	**	**
\$5,000 - \$9,999	31,255	3.1%	3.1%	2.4%	**	10.2%
\$10,000 - \$14,999	48,022	4.8%	4.7%	4.9%	**	7.1%*
\$15,000 - \$19,999	41,470	4.1%	4.3%	4.1%	**	**
\$20,000 - \$29,999	81,876	8.1%	8.2%	7.7%	6.5%	11.6%
\$30,000 - \$39,999	74,555	7.4%	7.4%	6.4%	6.4%	14.3%
\$40,000 - \$49,999	71,108	7.0%	6.7%	7.2%	9.1%	7.8%*
\$50,000 - \$69,999	156,748	15.5%	16.5%	13.4%	12.6%	17.8%
\$70,000 - \$99,999	170,327	16.9%	17.8%	16.2%	13.4%	13.0%
\$100,000 - \$124,999	114,887	11.4%	12.1%	10.9%	10.4%	**
\$125,000 - \$149,999	58,798	5.8%	6.5%	4.6%	7.2%	**
\$150,000 - \$174,999	41,053	4.1%	3.7%	5.4%	4.8%*	**
\$175,000 - \$199,999	21,307	2.1%	1.9%	2.8%	**	**
\$200,000 and over	71,412	7.1%	4.3%	11.6%	18.2%	**
Median Income	\$65,000		\$64,000	\$70,000	\$81,000	\$38,000

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

Table 3.21
Distribution of Owner Household Income and Median Household Income by Type of Ownership
New York City 2001

Type of Ownership	All		Conventional	Cooperative	Condominium	Mitchell Lama Coop
Income Category (in 2004 dollars)	Number	Percent	632,921	235,165	63,477	50,252
All	981,814	100.0%	100.0%	100.0%	100.0%	100.0%
<\$5,000	31,858	3.2%	3.0%	3.7%	**	**
\$5,000 - \$9,999	28,326	2.9%	2.7%	3.3%	**	6.0%*
\$10,000 - \$14,999	45,621	4.6%	4.4%	4.2%	5.4%*	9.0%
\$15,000 - \$19,999	39,999	4.1%	4.2%	3.6%	**	**
\$20,000 - \$29,999	77,553	7.9%	8.1%	6.4%	7.2%	12.6%
\$30,000 - \$39,999	75,250	7.7%	7.9%	6.3%	6.8%	11.8%
\$40,000 - \$49,999	77,485	7.9%	8.6%	5.8%	6.3%	10.7%
\$50,000 - \$69,999	142,441	14.5%	15.1%	13.6%	11.7%	14.6%
\$70,000 - \$99,999	183,324	18.7%	19.9%	17.1%	16.5%	13.2%
\$100,000 - \$124,999	91,958	9.4%	10.2%	8.4%	8.6%	**
\$125,000 - \$149,999	55,700	5.7%	6.1%	5.0%	5.7%*	**
\$150,000 - \$174,999	38,153	3.9%	4.0%	4.2%	**	**
\$175,000 - \$199,999	28,046	2.9%	2.3%	4.3%	5.8%*	**
\$200,000 and over	66,099	6.7%	3.5%	14.2%	15.8%	**
Median Income	\$65,676		\$65,676	\$74,433	\$76,622	\$39,406

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

Distribution of Household Income by Type of Ownership

Of all owner households in New York City, 37 percent were either very-low-income households with incomes less than \$20,000 (14.7 percent) or low-income households with incomes between \$20,000 and \$49,999 (22.5 percent) in 2004 (Table 3.20). The remaining 63 percent of households consisted of the following two income groups: first, moderate- or middle-income households with incomes between \$50,000 and \$99,999 (32 percent); and, second, high-income households with incomes of \$100,000 or higher (31 percent). The proportional distribution of incomes of households in conventional units mirrors that of all households, except that the proportion of households in conventional units that had moderate and middle incomes was 1.9 percentage points higher than the corresponding proportion of all households, while the proportion of high-income households among households in conventional units was 2.0 percentage points lower than that of all households.

The income distribution of owner households in cooperative units was somewhat tilted toward the higher-income groups, compared to the proportional distribution of incomes of all owner households. In 2004, the proportion of very-low- and low-income households in cooperative units was 2.1 percentage points lower, while the proportion of moderate- and middle-income households in such units was 2.8 percentage points lower (Table 3.20). Consequently, the proportion of high-income households in cooperative units was 4.8 percentage points higher than that of all owner households. In particular, the proportion of owner

households with incomes higher than \$200,000 in cooperative units was 11.6 percent, 4.5 percentage points higher than that of all owner households.

The proportional income distribution of households in condominium units was further skewed towards higher-income groups. In 2004, the proportion of households in condominium units with incomes higher than \$200,000 was 18.2 percent, 11.1 percentage points higher than the equivalent proportion of all owner households, while the proportion of very-low-income households in such units was less than one in ten, about 5 percentage points lower than the equivalent proportion of all owner households (Table 3.20).

The median household income in Mitchell-Lama cooperatives was \$38,000, the lowest among incomes of all owner household groups in 2004. Consequently, close to two-thirds of households in Mitchell-Lama cooperatives were either low-income households (33.7 percent) or moderate- and middle-income households (30.8 percent) (Table 3.20).

Between 2001 and 2004, there were only minor changes in the proportional distribution of owner household incomes. Within the income distribution of all owner households, the proportion of low-, moderate-, and middle-income households inched down, while the proportion of high-income households inched up (Tables 3.20 and 3.21).

Within owner households in cooperative units, the proportion of low-income households inched up, while the proportions of each of the other three income groups inched down between 2001 and 2004. The proportion of owner households in this owner housing type with incomes higher than \$200,000 ticked down (Tables 3.20 and 3.21). In the meantime, within owner households in condominium units, the proportions of low-income households and high-income households increased slightly, while the proportion of middle-income households slid somewhat. However, the proportions of households in condominium units with incomes higher than \$200,000 increased somewhat between 2001 and 2004.

Racial and Ethnic Variation of Household Incomes

The median income of all households (renters and owners combined) in New York City was \$40,000 in 2004 (Table 3.22). However, income varied significantly from one racial and ethnic group to another, and the income disparity between whites and the other major racial and ethnic groups, particularly Puerto Rican households, was very substantial. Whites' median income in 2004 was \$52,752, the highest among all the major racial and ethnic groups. Asians' income was \$45,000, the second-highest and 85 percent that of whites. The incomes of blacks and non-Puerto Rican Hispanics were \$34,602 and \$32,000, only 66 percent and 61 percent respectively of whites' income. Puerto Ricans' income was very low, \$25,000, a mere 47 percent of the income of whites and 63 percent of the income of all households. With the sheer paucity of the absolute dollar amount of their income, there is no additional need to elaborate the serious challenge Puerto Rican households face in improving their housing conditions nowadays in the City's increasingly inflationary housing market (Figure 3.9).

During the three years from 2001 to 2004, the median real income of all households decreased by 6.3 percent to \$40,000 (Table 3.22 and Figure 3.10). However, variations in the rate of income change for each racial and ethnic group were wide. In the three years, the real incomes for Puerto Ricans and Asians grew slightly (Table 3.22). On the other hand, the real income of white households declined by 4.4 percent, while the real incomes of black and non-Puerto Rican Hispanic households also declined, albeit at very much lower rates than the rate for white households.

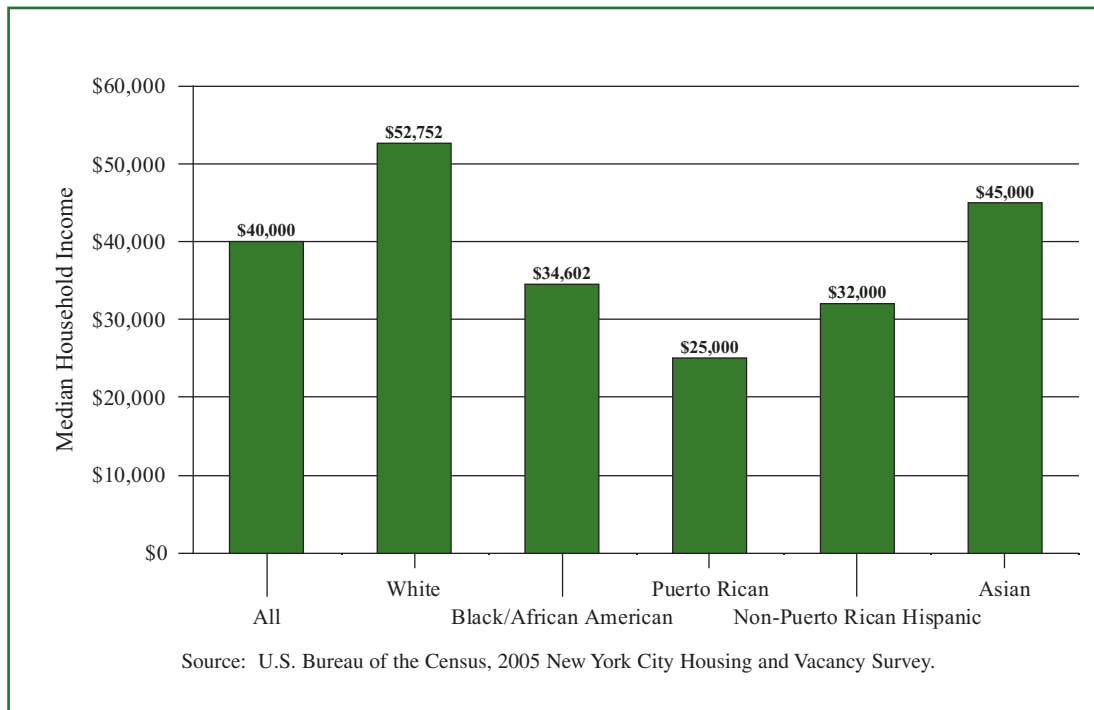
Table 3.22
Median Household Income in 2004 Dollars and Percent Change by Race/Ethnicity
New York City 1995, 1998, 2001 and 2004

Race/Ethnicity	1995	1998	2001	2004	Percent Change	
					1995 - 2004	2001 - 2004
All	\$37,374	\$38,931	\$42,689	\$40,000	+ 7.0%	-6.3
White	\$46,086	\$50,728	\$55,168	\$52,752	+ 14.5%	-4.4
Black/African American	\$30,697	\$33,032	\$35,027	\$34,602	+ 12.7%	-1.2
Puerto Rican	\$21,500	\$24,538	\$24,081	\$25,000	+ 16.3%	+3.8
Non-Puerto Rican Hispanic	\$29,576	\$28,313	\$32,838	\$32,000	+ 8.2%	-2.6
Asian	\$46,086	\$47,189	\$43,784	\$45,000	- 2.4%	+2.8
Other ^a	\$29,041	\$30,673	\$44,112	\$50,000	a	

Sources: U.S. Bureau of the Census, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note: a In 1996 and 1999 "Other" included American Indians, Aleuts and Eskimos. In 2002 and 2005, "Other" includes American Indian, Alaska Native, Hawaiian, Pacific Islander and individuals of more than one race.

Figure 3.9
Median Household Income by Race/Ethnicity
New York City 2004



Distribution of Household Incomes by Race and Ethnicity

Each racial and ethnic group in the City has a unique income distributional pattern. In 2004, of all households in the City, 27 percent had very low incomes below \$20,000 and 30 percent had low incomes between \$20,000 and \$49,999. Over a quarter (26 percent) had moderate and middle incomes between \$50,000 and \$99,999, while the remainder of all households, 16 percent, had high incomes of \$100,000 or more (Table 3.23). Compared to the income distribution of all households, considerably higher proportions of white households were in the high-income group, while substantially higher proportions of Puerto Rican and non-Puerto Rican Hispanic households were in the very-low-income group. In the meantime, a considerably higher proportion of non-Puerto Rican Hispanics were in the low-income group, compared to the other major racial and ethnic groups. On the other hand, the distribution of black households falls between that of whites and the two Hispanic groups, while Asian households' income distribution mirrors that of all households in the City, except that fewer Asians were in the very-low-income group, while more were in the low-income group (Figure 3.10).

The comparison of income distribution by race and ethnicity in 2001 with that in 2004 further illustrates that, proportionally, there is no substantially large change in income distribution for each racial and ethnic group in the three years, except for the following subtle changes: the proportion of very-low-income non-Puerto Rican Hispanic households fell slightly, while the proportion of very-low-income Asian households declined at a moderate pace. In other words, proportionately, the city-wide household income change impacted racial and ethnic groups variably (Tables 3.23 and 3.24 and Figure 3.10).

Table 3.23
Distribution of Household Income by Race/Ethnicity
New York City 2004

Household Income	All ^a	White	Black	Puerto Rican	Non Puerto Rican Hispanic	Asian
Number	3,037,996	1,330,514	691,370	289,998	418,452	285,309
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$5,000	5.3%	4.6%	7.1%	6.7%	4.0%	4.8%
\$5,000 - \$9,999	8.1%	5.6%	9.6%	17.7%	9.7%	4.0%
\$10,000 - \$14,999	7.2%	6.8%	7.4%	9.7%	7.6%	5.3%
\$15,000 - \$19,999	6.6%	5.0%	7.1%	8.0%	9.8%	6.6%
\$20,000 - \$29,999	11.2%	8.9%	12.4%	12.5%	14.8%	12.7%
\$30,000 - \$39,999	10.3%	8.2%	11.8%	12.0%	12.9%	10.6%
\$40,000 - \$49,999	8.7%	7.6%	9.5%	7.7%	10.6%	10.0%
\$50,000 - \$69,999	13.8%	13.6%	14.3%	10.3%	14.1%	16.3%
\$70,000 - \$99,999	12.4%	14.6%	12.1%	9.2%	8.6%	12.0%
\$100,000 - \$124,999	6.3%	8.6%	4.3%	3.4%	4.0%	7.3%
\$125,000 - \$149,999	3.3%	4.8%	2.2%	1.3%*	1.3%	3.6%
\$150,000 - \$174,999	2.2%	3.5%	1.1%	1.1%*	**	2.8%
\$175,000 and over	4.6%	8.4%	1.0%	**	2.0%	4.0%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

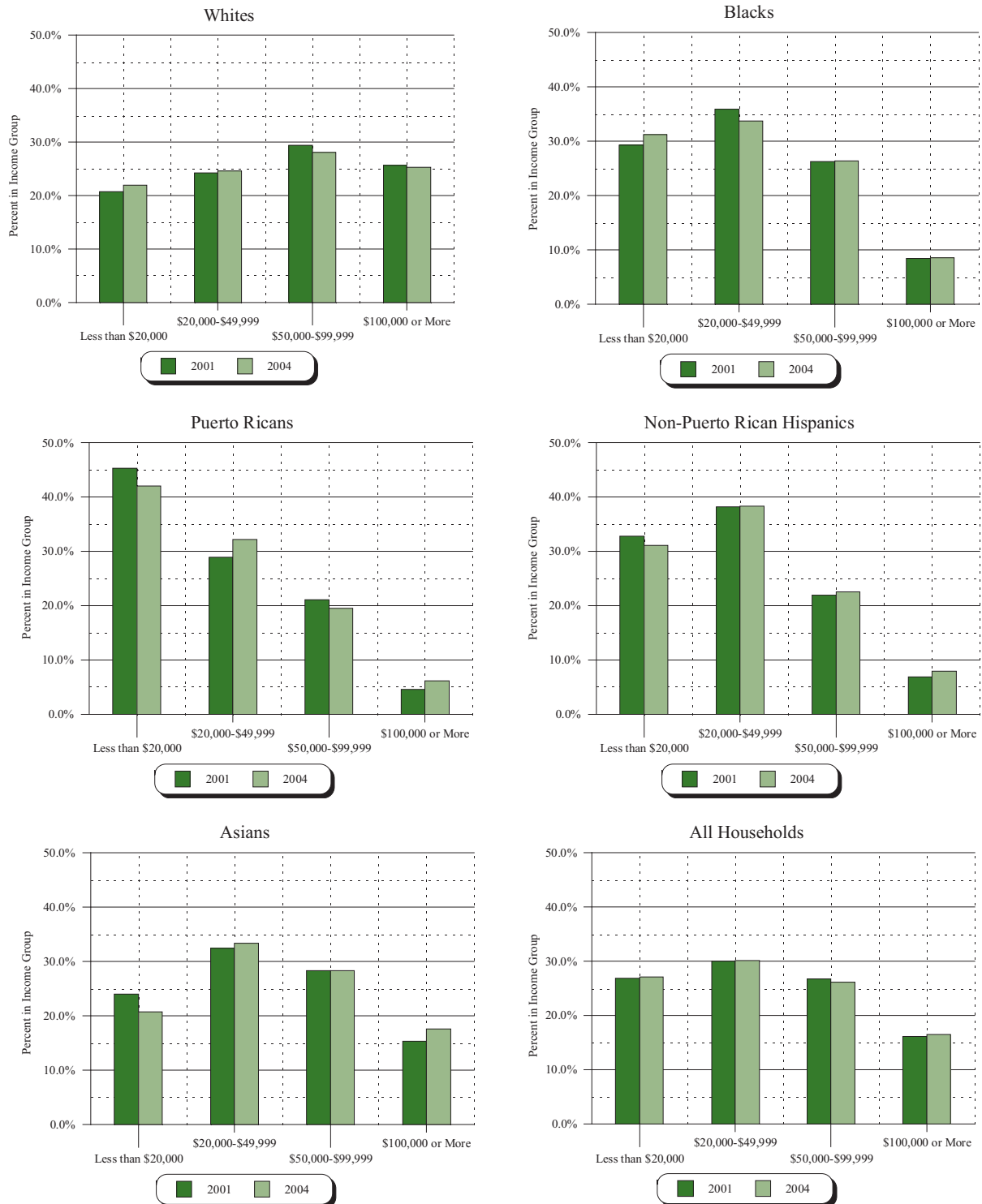
Notes:

a Includes 22,353 "Other" households (Native Hawaiian, Pacific Islander, American Indian, Alaska Native or two or more races), that are too few to report separately in these income categories.

* Since the number of households is small, interpret with caution.

** Too few to report.

Figure 3.10
Percent of Households by Income Categories (2004 Dollars) by Race/Ethnicity
New York City 2001 and 2004



Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Table 3.24
Distribution of Household Income in 2004 Dollars by Race/Ethnicity
New York City 2001

Household Income (in 2004 \$)	All ^a	White	Black	Puerto Rican	Non Puerto Rican Hispanic	Asian
Number	3,005,318	1,334,138	717,576	267,973	403,023	265,392
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$5,000	5.4%	4.2%	6.6%	7.5%	5.6%	6.2%
\$5,000 - \$9,999	8.2%	5.9%	8.7%	19.5%	9.1%	5.6%
\$10,000 - \$14,999	6.9%	6.2%	7.4%	9.9%	7.9%	4.7%
\$15,000 - \$19,999	6.4%	4.5%	6.6%	8.4%	10.2%	7.5%
\$20,000 - \$29,999	10.7%	8.3%	13.0%	10.3%	14.5%	11.8%
\$30,000 - \$39,999	10.6%	8.2%	13.3%	11.6%	13.8%	10.5%
\$40,000 - \$49,999	8.7%	7.8%	9.7%	7.1%	10.0%	10.1%
\$50,000 - \$69,999	13.3%	13.2%	14.1%	11.8%	11.4%	15.9%
\$70,000 - \$99,999	13.5%	16.2%	12.2%	9.2%	10.6%	12.5%
\$100,000 - \$124,999	5.7%	7.6%	4.6%	2.3%	3.4%	6.1%
\$125,000 - \$149,999	3.2%	4.8%	1.9%	1.2%*	1.7%	3.0%
\$150,000 - \$174,999	2.1%	3.4%	0.9%	**	0.8%*	2.5%
\$175,000 and over	5.2%	9.9%	1.1%	**	0.9%*	3.8%

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

a Includes 17,216 "Other" households (Native Hawaiian, Pacific Islander, American Indian, Alaska Native or two or more races), that are too few to report separately in these income categories.

* Since the number of households is small, interpret with caution.

** Too few to report.

The median real income of renter households decreased by 5.7 percent between 2001 and 2004 (Table 3.25). However, again the rate of real income change for each racial and ethnic renter group was not only inconstant with that of all renter households, it also varied from group to group. Moreover, the degree of variance of income change for each racial and ethnic group among renters was much more pronounced than that among all households. The real incomes of white and black renter households declined by 10.7 percent and 7.7 percent to \$44,000 and \$28,000 respectively (Table 3.25).

Conversely, the real income of Puerto Rican renter households grew considerably by 9.4 percent to \$21,560, while the real incomes of non-Puerto Rican Hispanic and Asian renter households increased slightly between 2001 and 2004 (Table 3.25). Despite the considerable increase in their income, the income of Puerto Rican renter households was still the lowest among all racial and ethnic groups in 2004.

The income gap between whites and other racial and ethnic groups that appears in all households was mirrored in renter households. Particularly, Puerto Rican tenants' income, which was the lowest of all racial and ethnic groups, was only 49 percent that of white tenants, which was the highest, in 2004.

From 2001 to 2004, the real median income of owner households as a whole did not change significantly, going from \$65,676 to \$65,000. As was the case for all households and for renter households, each racial and ethnic group of owners differed in their income changes. However, their variance of income changes was pronouncedly inconsistent with those of all and of renter households (Table 3.22 and 3.25). The real income of white owner households inched down, while the real income of Puerto Rican owner households jumped tremendously by 18.8 percent, reaching \$65,000, the same as the income for all owner households and for Asian owner households, whose income was the second-highest after whites' income in 2004. As a result, the gap between their income and that of white owner households, \$70,000, was greatly reduced. In 2001, Puerto Rican owners' income was 77 percent of the income of white owners; in 2004, it was 93 percent.

The real income of black owner households declined slightly by 3.7 percent, while the real income of Asian owner households remained virtually the same.

Table 3.25
Median Household Income in 2004 Dollars by Race/Ethnicity and Tenure
New York City 2001 and 2004

Renters			
Race/Ethnicity	2001	2004	Percent Change 2001-2004
All	\$33,933	\$32,000	-5.7%
White	\$49,257	\$44,000	-10.7%
Black/African American	\$30,342	\$28,000	-7.7%
Puerto Rican	\$19,703	\$21,560	+9.4%
Non-Puerto Rican Hispanic	\$28,066	\$29,000	+3.3%
Asian	\$33,933	\$35,000	+3.1%
Other	\$40,592	\$41,000	+1.0%
Owners			
Race/Ethnicity	2001	2004	Percent Change 2001-04
All	\$65,676	\$65,000	-1.0%
White	\$71,149	\$70,000	-1.6%
Black/African American	\$59,489	\$57,300	-3.7%
Puerto Rican	\$54,730	\$65,000	+18.8%
Non-Puerto Rican Hispanic	\$63,268	\$60,000	-5.2%
Asian	\$65,129	\$65,000	-0.2%
Other	\$48,162	\$68,000	+41.2%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

The above analysis of changes in household incomes by tenure provides the following additional insights into the sources of the disparate changes in all household incomes for the different racial and ethnic groups. The 3.8-percent growth in the real income of all Puerto Rican households, renters and owners together, between 2001 and 2004 was greatly contributed to by the remarkable 18.8-percent growth in their owner income (Tables 3.22 and 3.25). At the same time, white households' decline in income was largely influenced by the considerable 10.7-percent decrease in white renter households' income.

The proportional distribution of household income for all households and for white households changed little between 2001 and 2004. However, the distribution for some other racial and ethnic groups showed noticeable changes. Between the two surveys, the proportion of very-low-income Puerto Rican households declined by 3.2 percentage points, while the proportion of low-income Puerto Rican households rose by a similar proportion. At the same time, the proportion of very-low-income Asian households declined by 3.3 percentage points, while the proportion of high-income Asian households increased by 2.3 percentage points (Tables 3.23 and 3.24, Figure 3.10).

Causes of Household Income Differentiation

Household Income by Household Size

The positive relationship between household size and household income level that previous HVSs have reported held true in 2004. The 2005 HVS data on the distribution of median household income by household size for each racial and ethnic group portrays this relationship: the larger the household, the higher the household income. The income of all households rose continuously, up to a household size of four. Then it was no higher for households of five or more persons than it was for households of four. This general pattern was maintained for each racial and ethnic group, except for Puerto Rican households, for which the relationship was maintained up to a household size of five (Table 3.26). This was mostly due to the fact that such very large households with five or more persons had more children, rather than more adults. Specifically, the 2005 HVS reports that, of the number of households with four persons, 8 percent had three children under the age of 18. However, of five-person households, 49 percent had three or more minor children. Of the 6 or more-person households, the proportion with three or more minor children reached 61 percent.¹⁹ In other words, households with five or more persons are most likely to have more minor children, rather than more adults.

This positive relationship was repeated for renter and owner households (Tables 3.27 and 3.28). The primary reason for this positive relationship between household size and income is that the larger the household size, the more workers in the household; the more workers in a household, the higher the earnings, which were the primary sources of income for most households. In general, different household sizes are major causes of household income differentiation. This relationship and reasoning will be discussed further in the following sections of this chapter.

19 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Table 3.26
Median Income of All Households by Household Size and by Race/Ethnicity
New York City 2004

Number of Persons	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non- Puerto Rican Hispanic	Asian	Other
All	\$40,000	\$52,752	\$34,602	\$25,000	\$32,000	\$45,000	\$50,000
One	\$25,000	\$34,000	\$21,000	\$11,500	\$17,000	\$26,000	\$32,000
Two	\$46,000	\$65,000	\$38,000	\$29,600	\$31,000	\$43,000	\$52,000
Three	\$48,480	\$75,000	\$41,020	\$35,000	\$33,000	\$50,000	\$68,000*
Four	\$57,000	\$86,300	\$50,000	\$38,724	\$39,200	\$52,000	**
Five	\$52,000	\$77,000	\$50,000	\$41,200	\$38,000	\$50,000	**
Six or More	\$53,000	\$60,000	\$58,800	\$37,000	\$48,656	\$59,100	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of households is small, interpret with caution.

** Too few households to report.

Table 3.27
Median Renter Household Income by Household Size and by Race/Ethnicity
New York City 2004

Number of Persons	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non- Puerto Rican Hispanic	Asian	Other
All	\$32,000	\$44,000	\$28,000	\$21,560	\$29,000	\$35,000	\$41,000
One	\$21,800	\$30,528	\$19,800	\$10,300	\$15,000	\$23,000	\$32,000
Two	\$38,200	\$60,000	\$32,000	\$26,000	\$28,600	\$37,000	\$51,001
Three	\$38,000	\$56,100	\$32,000	\$33,000	\$28,869	\$41,000	**
Four	\$38,000	\$65,000	\$35,000	\$31,200	\$34,424	\$38,500	**
Five	\$36,000	\$57,800	\$30,000	\$31,960	\$34,000	\$35,000	**
Six or More	\$37,500	\$34,000	\$28,000	\$30,000	\$45,000	\$45,000	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

** Too few households to report.

Table 3.28
Median Owner Household Income by Household Size and by Race/Ethnicity
New York City 2004

Number of Persons	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non-Puerto Rican Hispanic	Asian	Other
All	\$65,000	\$70,000	\$57,300	\$65,000	\$60,000	\$65,000	\$68,000
One	\$37,000	\$39,000	\$30,000	\$41,800	\$38,000	\$40,000	**
Two	\$65,000	\$75,125	\$55,000	\$57,000	\$51,600	\$62,000	**
Three	\$75,300	\$92,025	\$61,200	\$68,000	\$71,000	\$65,000	**
Four	\$91,800	\$107,000	\$84,000	\$89,000	\$70,315	\$70,000	**
Five	\$81,000	\$95,000	\$77,000	\$110,000	\$69,000	\$63,800	**
Six or More	\$85,666	\$100,000	\$79,332	**	\$80,000	\$105,390	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

** Too few households to report.

Household Income by Number of Employed Persons

The earlier analysis of income quintiles by number of workers in the household (Tables 3.4 and 3.5) suggests that households with a larger number of employed persons have higher incomes. Within each racial and ethnic group, this linear relationship holds true across the board. Clearly, in each group, the median income of households with more workers was higher than that of households with fewer workers (Table 3.29). Particularly, the incomes of households with two and with three or more workers were disproportionately higher than the income of households with one worker.

However, when each racial and ethnic group's median income and number of employed persons in the household are compared, substantial external variations in relationships are revealed. The average number of employed persons in Asian households was 1.54, the highest of any racial and ethnic group, followed by 1.52 for non-Puerto Rican Hispanic, 1.19 for black, 1.14 for white, and 0.98 for Puerto Rican households (Table 3.29). But the median income of Asian households was \$45,000, the second-highest after that of white households, \$52,752, who had the second-lowest average number of workers. The incomes of other racial and ethnic groups were also not distributed in accordance with the rank-order of the average number of employed persons in their households. For example, although the average number of employed persons for non-Puerto Rican Hispanic households was the second-highest after Asians and much higher than that for black households, their income was lower than that of blacks. Thus, there must be intervening determinants of household income, which can be deduced from the following analysis.

The different income levels for each racial and ethnic household group with the same number of employed persons mean that the reason why the household income of a particular racial or ethnic group—

for example, white households—was higher than that of another—for example, Puerto Rican households—was that the average amount of earnings of each employed person in white households was higher than that of each employed person in Puerto Rican households. Specifically, judging from the level of income of households with three or more employed persons, the amount of earnings of each employed person in white households was the highest, followed by that of each employed person in black, Asian, Puerto Rican, and non-Puerto Rican Hispanic households.

In 2004, the median income of white households with three or more employed persons was \$112,750, the highest of any racial or ethnic group in that category, followed by \$92,560 for black, \$90,000 for Asian, \$88,000 for Puerto Rican, and \$59,000 for non-Puerto Rican Hispanic households (Table 3.29). The unusually low income for non-Puerto Rican Hispanics compared to the incomes of the other racial and ethnic groups—with, for example, three or more employed persons—is most likely the result of non-Puerto Rican Hispanics having jobs in lower-paying occupations in lower-paying industries. Specifically, out of every ten non-Puerto Rican Hispanic individuals aged 16 or over in the labor force in the City, six had jobs in the four lowest-paying occupational categories of service, production, construction and extraction, and transportation and material moving in 2005 (Tables 3.68 and 3.69). The distribution of occupational and industrial categories within each racial and ethnic group will be further discussed later in this chapter.

Table 3.29
Mean Number of Employed Persons in Household and Median Household Income by Number of
Employed Persons in Household, by Race/Ethnicity
New York City 2004

Race/Ethnicity	Number of Employed Persons in Household					
	Mean	All	0	1	2	3+
All	1.23	\$40,000	\$10,560	\$38,232	\$72,000	\$87,000
White	1.14	\$52,752	\$13,200	\$50,400	\$98,000	\$112,750
Black/African American	1.19	\$34,602	\$8,484	\$32,000	\$64,000	\$92,560
Puerto Rican	0.98	\$25,000	\$8,016	\$30,000	\$65,000	\$88,000
Non-Puerto Rican Hispanic	1.52	\$32,000	\$7,992	\$25,000	\$47,400	\$59,000
Asian	1.54	\$45,000	\$7,600	\$34,000	\$61,000	\$90,000
Other	1.28	\$50,000	\$7,788*	\$37,354	\$77,144	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Since the number of households is small, interpret with caution.

** Too few households to report.

The findings of the analysis of the general relationship between the level of household income and the number of employed persons in all households are mirrored approximately in the findings for renter households and for owner households, with the following exceptions worthy of noting. The income of Puerto Rican renter households with three or more employed persons was higher than that of black, Asian, or non-Puerto Rican Hispanic renter households with three or more employed persons (Table 3.30).

Table 3.30
Mean Number of Employed Persons in Renter Household and Median Renter Household Income
by Number of Employed Persons in Household, by Race/Ethnicity
New York City 2004

Race/Ethnicity	Number of Employed Persons in Renter Household					
	Mean	All	0	1	2	3+
All	1.17	\$32,000	\$8,151	\$32,000	\$59,000	\$68,980
White	1.11	\$44,000	\$11,292	\$45,000	\$80,560	\$94,400
Black/African American	1.10	\$28,000	\$7,752	\$30,000	\$53,000	\$74,000
Puerto Rican	0.88	\$21,560	\$7,998	\$27,000	\$55,000	\$79,000
Non-Puerto Rican						
Hispanic	1.49	\$29,000	\$7,968	\$22,000	\$41,440	\$55,000
Asian	1.43	\$35,000	\$6,000	\$29,000	\$50,000	\$73,700
Other	1.21	\$41,000	**	\$36,296	\$68,000	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

** Too few households to report.

While the average number of employed persons in Puerto Rican owner households was fewer than that in Asian owner households, the median income of Puerto Rican owner households was the same as that of Asian owner households (Table 3.31). This relationship between the household income level and the level of individual potential for earning deserves to be further examined.

Table 3.31
Mean Number of Employed Persons in Owner Household and Median Owner Household
Income by Number of Employed Persons in Household, by Race/Ethnicity
New York City 2004

Race/Ethnicity	Number of Employed Persons in Owner Household					
	Mean	All	0	1	2	3+
All	1.34	\$65,000	\$18,000	\$57,000	\$100,000	\$114,000
White	1.19	\$70,000	\$19,200	\$67,000	\$117,000	\$125,700
Black/African American	1.42	\$57,300	\$15,984	\$49,000	\$81,000	\$107,600
Puerto Rican	1.50	\$65,000	\$16,848	\$48,000	\$94,000	\$95,000
Non-Puerto Rican						
Hispanic	1.72	\$60,000	\$14,840	\$44,000	\$73,072	\$96,000
Asian	1.74	\$65,000	\$12,300	\$40,000	\$82,000	\$120,000
Other	1.45	\$68,000	**	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

** Too few households to report.

Individual Incomes by Race and Ethnicity, Educational Attainment, and Employment

The above analysis of the relationship between household income level and the number of employed persons suggests the potentially important relationship between household income level and individual potential for earnings. In the following, educational attainment, as a critical determinant of individual earning potential will be further discussed to provide additional insight into understanding the differentiated income levels for various racial and ethnic groups.

In 2004, the median income of Asian households was \$45,000, 85 percent of that of white households, the highest of the racial and ethnic groups (Table 3.29). However, when looking at individuals rather than households, of individuals 18 years old or older who had full-time jobs in 2004—that is, individuals who worked 35 or more hours a week for 50 or more weeks in 2004—the income of Asians was \$33,000, only 66 percent of the comparable white income of \$50,000 (Table 3.29). On the other hand, the mean number of employed persons in Asian households was 1.54, higher than that of any of major racial and ethnic group, including whites, whose mean number of employed persons was only 1.14 (Table 3.29). From this, it is fair to reason that the higher median income of Asian households resulted mostly from the large number of employed persons in such households.

The median income of Puerto Rican households in 2004, \$25,000, was the lowest of any racial and ethnic group (Table 3.29). However, the income of Puerto Rican individuals 18 years old or older who had full-time jobs was not the lowest. Since their income and the incomes of blacks and Asians were the same (Table 3.32), and their average number of employed persons in the household was smaller than blacks and Asians, it is reasonable to say that the smaller average number of employed persons, 0.98 per household, the lowest of any racial and ethnic group, contributed mostly to the lower income of Puerto Rican households (Table 3.29).

Table 3.32
Median Individual Income of Persons Aged 18 Years or Over
Who Worked 50 or More Weeks Last Year, 35 or More Hours per Week
by Race/Ethnicity and by Educational Attainment
New York City 2004

Race/Ethnicity	Educational Attainment					
	All	Less Than 12 Years	High School Graduate	13-15 Years	College Graduate	17 Years or More
All	\$37,600	\$20,000	\$29,000	\$37,000	\$50,000	\$59,000
White	\$50,000	\$37,000	\$37,700	\$45,000	\$55,000	\$65,100
Black/African American	\$33,000	\$21,000	\$28,500	\$35,000	\$42,000	\$46,000
Puerto Rican	\$33,000	\$22,000	\$30,000	\$35,000	\$45,000	\$50,000
Non-Puerto Rican Hispanic	\$24,800	\$18,200	\$20,000	\$30,000	\$38,000	\$45,000
Asian	\$33,000	\$18,010	\$25,000	\$35,000	\$45,300	\$50,000
Other	\$41,000	**	\$30,000*	\$36,000	\$50,000	\$60,000

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Since the number of persons is small, interpret with caution.

** Too few households to report.

Further analytic review of the median income of fully employed individuals unearths additional causes of income differentiation among each racial and ethnic group. Of individuals who had full-time jobs, the median income of Puerto Ricans was \$33,000, only 66 percent that of whites (Table 3.32). However, the income of Puerto Rican individuals who had completed at least college and had full-time jobs was \$45,000, or 82 percent that of whites with the same level of education. Moreover, the income of Puerto Ricans who were college graduates was higher than that of blacks who were college graduates. This is because, with higher educational attainment, Puerto Rican individuals had jobs in higher-than-average-paying occupations, all requiring more advanced knowledge and specialized skills.

The distribution of incomes by level of educational attainment and race/ethnicity for individuals in renter households mirrors the relationship displayed for all individuals (Table 3.33). The distribution for individuals in owner households shows that, of those who had full-time jobs, the income of Puerto Ricans was the second highest after whites (Table 3.34). Also, of individuals in all owner households who had graduated from college and had full-time jobs, the incomes of blacks, Puerto Ricans, and Asians were the same at \$50,000 and 79 percent that of whites (Table 3.34). Furthermore, the income of Puerto Rican individuals in owner households who had completed at least some post-graduate education (an educational attainment of 17 years or more) was \$60,000, higher than the incomes of blacks, Asians, and non-Puerto Rican Hispanics with the same level of educational attainment. The analysis of income differentiation in terms of occupation will be discussed in detail later in this chapter.

Table 3.33
Median Individual Income of Persons Aged 18 Years or Over
Who Worked 50 or More Weeks Last Year, 35 or More Hours per Week
in Renter Households by Race/Ethnicity and by Educational Attainment
New York City 2004

Race/Ethnicity	Educational Attainment					
	All	Less Than 12 Years	High School Graduate	13-15 Years	College Graduate	17 Years or More
All	\$31,000	\$18,300	\$25,000	\$33,000	\$44,296	\$50,000
White	\$45,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000
Black/African American	\$30,000	\$20,000	\$26,000	\$35,000	\$40,000	\$42,000
Puerto Rican	\$30,000	\$20,000	\$28,000	\$31,000	\$40,000	\$47,000
Non-Puerto Rican Hispanic	\$20,800	\$17,000	\$20,000	\$25,000	\$35,000	\$42,000
Asian	\$28,000	\$18,000	\$22,000	\$33,000	\$40,000	\$45,000
Other	\$40,000	**	**	\$34,000*	\$45,000*	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of persons is small, interpret with caution.

** Too few persons to report.

Table 3.34
Median Individual Income of Persons Aged 18 Years or Over
Who Worked 50 or More Weeks Last Year, 35 or More Hours per Week
in Owner Households by Race/Ethnicity and by Educational Attainment
New York City 2004

Race/Ethnicity	Educational Attainment					
	All	Less Than 12 Years	High School Graduate	13-15 Years	College Graduate	17 Years or More
All	\$48,000	\$30,000	\$37,600	\$45,000	\$55,000	\$66,000
White	\$58,000	\$42,000	\$45,000	\$50,000	\$63,000	\$75,020
Black/African American	\$40,000	\$27,000	\$34,000	\$40,000	\$50,000	\$58,000
Puerto Rican	\$41,800	\$32,000	\$38,000	\$42,000	\$50,000	\$60,000
Non-Puerto Rican Hispanic	\$36,500	\$33,000	\$30,000	\$45,000	\$45,000	\$50,000
Asian	\$40,000	\$20,000	\$35,000	\$38,000	\$50,000	\$55,000
Other	\$50,000	**	**	**	**	**

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

** Too few persons to report.

In short, the number of employed persons and the level of their educational attainment are key determinants of the level of household income. Therefore, efforts to improve individuals' educational attainment are critically important in upgrading the level of their households' ability to afford housing, since finding jobs in the City that pay earnings high enough to pay housing costs in the City's extremely inflationary housing market, definitely requires higher educational attainment or highly specialized knowledge and skills. In this regard, it is very encouraging to find that New Yorkers' level of educational attainment in recent years has improved steadily, as Chapter 2, "Residential Population and Households" reveals.

Income Variations by Household Types

The overall median household income in the City was \$40,000 in 2004, which was a 6.3-percent decrease after inflation over the 2001 income of \$42,689 (Table 3.35). Adult households (households of two or more adults with no children and a householder of younger than 62 years of age) had median incomes of \$64,200, the highest of any household type in 2004, as in 2001. Their incomes were \$24,200, or more than 61 percent higher than that of all households in the City. In the three-year period between 2001 and 2004, their real income declined by 2.2 percent.

Table 3.35
Median Household Income in 2004 Dollars by Household Type and Tenure
New York City 2001 and 2004

Household Type ^a /Tenure	2001	2004	Percent Change 2001-2004
All Household Types	\$42,689	\$40,000	-6.3%
Renters	\$33,933	\$32,000	-5.7%
Owners	\$65,676	\$65,000	-1.0%
Single Elderly	\$12,041	\$12,360	+2.6%
Renters	\$9,956	\$11,000	+10.5%
Owners	\$18,236	\$18,000	-1.3%
Single Adult	\$40,053	\$37,000	-7.6%
Renters	\$36,122	\$32,000	-11.4%
Owners	\$58,561	\$55,000	-6.1%
Single with Minor Child(ren)	\$19,278	\$20,000	+3.7%
Renters	\$16,905	\$17,500	+3.5%
Owners	\$43,784	\$48,040	+9.7%
Elderly Household	\$33,293	\$34,000	+2.1%
Renters	\$22,868	\$23,508	+2.8%
Owners	\$43,839	\$45,220	+3.2%
Adult Household	\$65,676	\$64,200	-2.2%
Renters	\$54,730	\$52,200	-4.6%
Owners	\$89,757	\$95,000	+5.8%
Adult with Minor Child(ren)	\$52,690	\$52,000	-1.3%
Renter	\$38,858	\$38,400	-1.2%
Owners	\$83,190	\$82,500	-0.8%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

- a Household Types are classified as follows: **Single Elderly**- one adult, age 62 or older; **Single Adult**- one adult, less than age 62; **Single with Minor Child(ren)**-one adult less than age 62, and one or more dependents less than age 18; **Elderly Household**- two or more adults and the householder is age 62 or over; **Adult Household**- two or more adults, no minors, and householder is less than age 62; **Adult Household with Minor Child(ren)**- two or more adults and at least one dependent minor; householder is less than age 62. A householder or spouse less than age 18 is considered an adult.

Adult households with minor children had the second-highest income, at \$52,000, a 1.3-percent real drop from their income in 2001 (Table 3.35). Household incomes of the remaining four types of households were below the income of all households in 2004. The income of single adult households was \$37,000 in 2004, a 7.6-percent real decrease over the three years. The income of elderly households was \$34,000 in 2004, growing at a slow clip, by 2.1 percent after inflation, over their income three years earlier.

The 2004 income of single adult households with minor children was very low, \$20,000 (Table 3.35). Since 2001, their real income grew by 3.7 percent. However, their income was still the second-lowest among all household types, as in 2001, and only half of the income of all households in 2004. With such a low amount of financial resources, they have acute problems with housing affordability, and their requirement for housing assistance needs little elaboration.

The real income of single elderly households inched up by 2.6 percent to a still troublingly low \$12,360 in 2004, the lowest income of all household types and a mere 31 percent of the median income of all households (Table 3.35). After paying for food, which is the least discretionary item of necessary living expenditures, their financial resources might be almost exhausted, so that they might not have adequate resources left to improve their current housing conditions or improve their housing by moving up the housing-cost ladder, without housing assistance. Fortunately, many of them currently live in public or publicly-assisted housing units.

Income Variation of Renter Household Types

The median renter household income was \$32,000 in 2004 (Table 3.35). Incomes of three renter household types—adult households, adult households with minor children, and single adult households—were higher than or the same as the incomes of all renter households. The income of adult renter households was \$52,200, the highest of any renter household types. Their real income decreased by 4.6 percent from their income in 2001. At the same time, the median income of adult renter households with minor children was \$38,400, which is 1.2 percent lower in 2004 dollars than their income three years earlier. The income of single adult renter households was \$32,000, the same as the income of all renter households, and their real income declined substantially by 11.4 percent over the three years.

Conversely, the median incomes of the three remaining renter household types were all lower than the median income of all renter households in 2004. Elderly renter households' income in 2004 was \$23,508, which was a 2.8-percent real increase from their income in 2001 (Table 3.35).

Although the income of single adult renter households with minor children grew by 3.5 percent to \$17,500 in the three years, their 2004 income was a little more than half that of all renter households (Table 3.35). The 2004 income of single elderly renter households was appallingly low at \$11,000, the lowest of any renter household type, as was their income in 2001. Their 2001 income grew surprisingly by 10.5 percent in the next three years, but was still a mere 34 percent of the income of all renter households in 2004. For these two household types with the lowest incomes, single-adult households with minor children and single-elderly households, affordability limitations were so seriously low that they had few housing options if they moved out of their current housing units. With such low housing affordability, many of them currently live in rent-controlled units, Public Housing units, *in rem* units, or other publicly-aided housing units, as discussed earlier in this chapter and in the previous chapter, "Residential Population and Households."

Income Variation of Owner Household Types

The median income of all owner households in the City was \$65,000, more than double that of renter households in the City in 2004. Owners' real income inched down from their income in 2001 (Table 3.35). The income distribution of owner household types reveals that the order of income rank among owner household types was the same as for all household types and for renter household types, except that the income of single owner households with minor children was higher than that of elderly households, as the income of single owner households with minor children jumped by 9.7 percent, while the income of elderly owner households grew at a moderate clip by 3.2 percent in the three years.

Adult owner households had an income of \$95,000 in 2004, the highest of any owner household type, followed by adult owner households with minor children, who had incomes of \$82,500 (Table 3.35). The real income of adult owner households increased by 5.8 percent, while the real income of adult owner households with minor children changed little from 2001.

Single adult owner households had the third highest income, \$55,000, among owner household types. Their real income decreased by 6.1 percent in the three years (Table 3.35). The incomes of elderly owner households and single owner households with minor children were \$45,220 and \$48,040 respectively. Their real incomes increased by 3.2 percent and 9.7 percent respectively. Unlike single renter households with children, whose income was a mere \$17,500, only 54 percent of that of all renter households, the income of single owner households with children was relatively high, 74 percent of that of all owner households.

On the other hand, as were the incomes of all and of renter single elderly households, the median income of single elderly owner households was very low at a mere \$18,000, only 28 percent of the income of all owner households in 2004 (Table 3.35). The real income of single elderly owner households changed little between 2001 and 2004. With such a low income, this household type, particularly single elderly renter households, should have had a serious housing affordability limitation in the City's inflationary housing market. Many lived in rent-controlled units, public housing units, or other heavily subsidized rental units. Many of them also lived in rent-stabilized units and received the Senior Citizen Rent Increase Exemption or assistance from HUD. On the other hand, many single elderly owners lived in conventional owner units and had paid off their mortgages.

Sources of Household Incomes

The HVS collects data on annual income from each of six sources for each household member aged 15 or over. For any household member who does not provide information on income from each of the seven sources, the Census Bureau imputes their income. The household's aggregate income is determined by adding the incomes of each household member from all income sources. These income data-gathering and organizing procedures allow users of the HVS data to break down each household's income according to the sources from which it came. In the discussion that follows, household income has been decomposed into six major sources: earnings, investments, Social Security, Public Assistance, pensions, and other.²⁰

In this section, the sources of household income data are analyzed from two perspectives. In the first, each household's income from all six sources is analyzed to determine which is the primary source of

20 For detailed information on the sources of income, see Appendix F ("New York City Housing and Vacancy Survey Questionnaire") and Appendix B ("2005 New York City Housing and Vacancy Survey Glossary").

income—that is, which of the six contributes the most to the household’s total income. In this perspective, **the unit of analysis is the household** and, thus, analyses of data on the primary source of income provides answers to the following or similar questions: how many households are primarily dependent on earnings for their income? how many live primarily on Social Security payments? The first perspective analysis of the level of income of households with different primary sources of income is also helpful in analyzing the following and similar issues and in understanding the housing implications of the issues: why are incomes of certain households high, low, fixed, volatile, increasing, and/or decreasing?

In the second perspective, **the unit of analysis is the aggregate overall amount of income by sources of household income**. This analytical perspective helps us answer the following and similar questions: which source of income is relatively more important in terms of the amount of money received from each source?

Primary Sources of Household Income

In 2001, the median income of households whose primary source of income was investments was \$63,268 in 2004 dollars, the highest level of households with any source of income (Table 3.36). Second highest, at \$54,730, were those households whose primary source of income was earnings. In 2001 the incomes of these two households were \$20,579 and \$12,041 higher, or 48 percent and 28 percent respectively, than the income of all households. Three years later in 2004, the median income of households whose primary source of income was investments was \$38,900, a 39-percent or \$24,368 real decrease from their 2001 investment income. Although a relatively small proportion of households, 1.2 percent of all households in the City, said that investments contributed mostly to their household income, the 39-percent decrease in their household income could have impacted on the decrease in household income in the City (Table 3.37).

On the other hand, the real median income of the three quarters of all households in 2004 whose primary source of income was earnings decreased slightly by 4.1 percent (Table 3.36 and 3.37).

The real income of those households whose primary income source was pensions increased slightly by 3.5 percent to \$34,000 in 2004 (Table 3.36). The real income of households whose primary source of income was Social Security also increased slightly by 3.9 percent to \$13,644, which was still only 34 percent of the income of all households.

The income of households whose primary source of income was Public Assistance (PA) was a paltry \$7,992 in 2004, a slight decrease by 3.7 percent after inflation from 2001. It was troublingly low, less than a fifth of the city-wide median household income, and was the lowest of all households with any primary source of income (Table 3.36).

Three-quarters of all households had earnings as their primary source of income (75 percent), while for one in six the primary source was either Social Security (11 percent) or PA (6 percent) (Table 3.37). The distribution of primary sources of income for white households mirrored that of all households, except that, of white households, more cited Social Security (14 percent) and fewer cited PA (3 percent) as their primary income source. Black households’ distribution of primary income sources also roughly resembled the distribution of all households.

On the other hand, compared to the distribution for all households, noticeably fewer Puerto Rican households received their incomes primarily from earnings—63 percent, the lowest of any racial and ethnic group—while unparalleledly more received it from PA—18 percent, the highest of any racial and

Table 3.36
Median Household Income in 2004 Dollars by Primary Source of Income
New York City 2001 and 2004

Source of Income	2001	2004	Percent Change
All	\$42,689	\$40,000	-6.3%
None ^a	0	0	0
Earnings ^b	\$54,730	\$52,500	-4.1%
Investment	\$63,268	\$38,900	-38.5%
Social Security	\$13,135	\$13,644	+3.9%
Public Assistance	\$8,301	\$7,992	-3.7%
Pension	\$32,838	\$34,000	+3.5%
Other	\$19,703	\$14,260	-27.6%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

a None means household had zero income or a loss.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips, plus income from own business, proprietorship, or partnership.

Table 3.37
Distribution of All Households by Primary Source of Income by Race/Ethnicity
New York City 2004

Source of Income	Race/Ethnicity						
	All	White	Black	Puerto Rican	Non-Puerto Rican Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
None ^a	2.9%	3.0%	3.6%	2.9%	1.8%	2.5%	**
Earnings ^b	75.3%	73.2%	74.0%	62.9%	83.4%	88.6%	80.1%
Investments	1.2%	2.2%	**	**	**	**	**
Social Security	11.3%	14.2%	10.6%	13.4%	6.2%	5.4%	**
Public Assistance	5.7%	2.8%	7.2%	17.7%	7.0%	1.7%	**
Pension	3.0%	4.0%	3.6%	2.5%	1.1%	**	**
Other	0.5%	0.6%	0.8%	**	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a None means household had zero income or a loss.

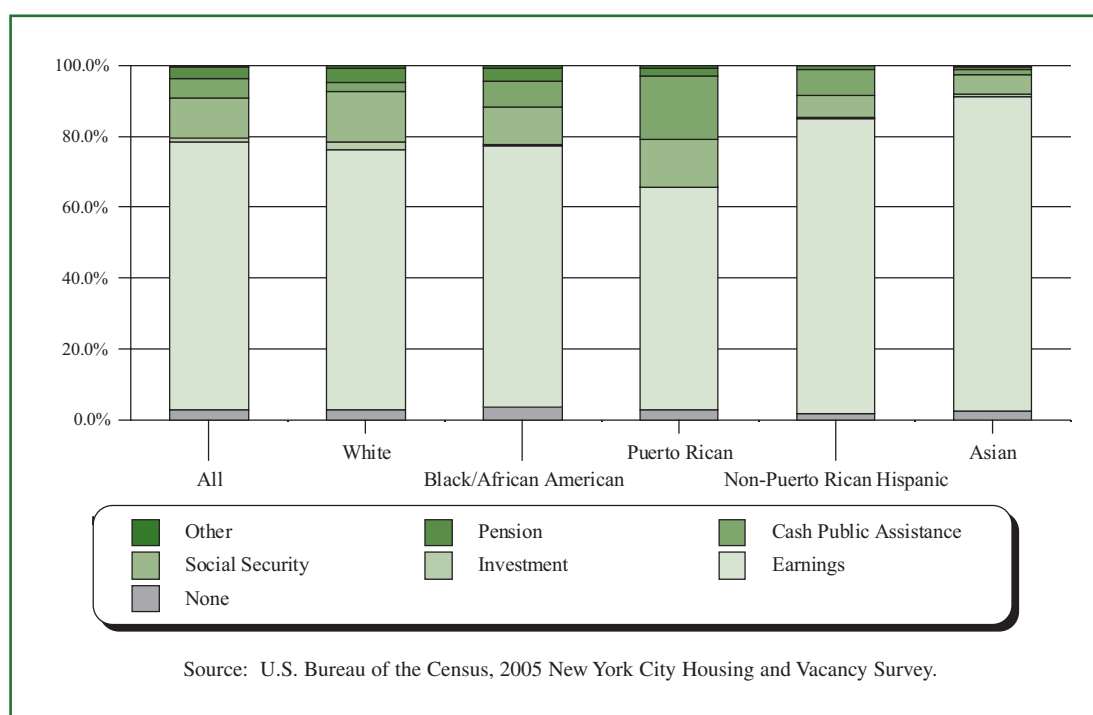
b Earnings consist of income from wages, salaries, commissions, bonuses, or tips plus income from own business, proprietorship, or partnership.

* Since the number of households is small, interpret with caution.

** Too few households to report.

ethnic group (Table 3.37). Of non-Puerto Rican Hispanic households, markedly more received their incomes primarily from earnings (83 percent) and fewer primarily from Social Security (6 percent), compared to the distribution of all households (Figure 3.11).

Figure 3.11
Distribution of Households by Primary Sources of Income by Race/Ethnicity
New York City 2004



The distribution of primary income sources for Asian households was profoundly different from that of all households and the other major racial and ethnic groups. Close to nine in ten received their income primarily from earnings (89 percent), the highest proportion of any racial and ethnic group (Table 3.37). Consequently, the proportions of Asian households that reported other primary income sources were very small. Only 5 percent and 2 percent respectively of Asian households cited Social Security or PA as their primary source of income, the lowest of any racial and ethnic group (Figure 3.11).

Between 2001 and 2004, there were few changes in the distribution of households by primary sources of income for all households and for each of the five major racial and ethnic groups (Tables 3.37 and 3.38). **The second analytic perspective to analyzing sources of household income examines what proportion of all household income comes from different sources of income.** This analysis reveals that about nine in every ten dollars (89 percent) of the income of all households in 2004 came from earnings, while the remainder mostly came from Social Security (4 percent), investments (2 percent), or pensions (3 percent) (Table 3.39).

White and black households' proportional distribution of aggregate income by sources of income resembled that of all households, with the following exception: black households received less income from investments and whites slightly more (Table 3.39). Compared to all households, Puerto Rican

Table 3.38
Distribution of All Households by Primary Source of Income by Race/Ethnicity
New York City 2001

Source of Income	Race/Ethnicity						
	All	White	Black	Puerto Rican	Non-Puerto Rican Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
None ^a	3.1%	2.9%	2.9%	3.5%	3.1%	4.3%	**
Earnings ^b	75.8%	73.3%	76.5%	63.9%	83.1%	87.0%	78.3%
Investments	1.3%	2.5%	**	**	**	**	**
Social Security	11.6%	14.7%	10.9%	13.4%	6.3%	4.6%	**
Public Assistance	4.9%	2.7%	5.4%	16.6%	5.2%	2.2%	**
Pension	2.8%	3.4%	3.5%	2.1%	1.5%	**	**
Other	0.4%	0.4%	0.5%*	**	**	**	**

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

a None means household had zero income or a loss.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips plus income from own business, proprietorship, or partnership.

* Since the number of households is small, interpret with caution.

** Too few households to report.

Table 3.39
Distribution of Aggregate of All Household Income by Source of Income by Race/Ethnicity
New York City 2004

Source of Income	Race/Ethnicity						
	All	White	Black/African American	Puerto Rican	Non-Puerto Rican Hispanic	Asian	Other
All ^a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Earnings ^b	89.1%	88.5%	87.9%	84.6%	91.7%	94.9%	92.4%
Investments	2.4%	3.3%	**	**	**	**	**
Social Security	4.1%	4.3%	5.1%	6.1%	2.9%	1.9%	**
Public Assistance	1.2%	0.5%	2.1%	5.6%	2.1%	0.5%	**
Pension	2.5%	2.8%	3.7%	2.4%	1.2%	**	**
Other	0.6%	0.6%	0.7%	**	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Aggregate income over all households by sources of the income.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips, plus income from own business, proprietorship, or partnership.

** Data based on too few households to report.

households received a larger amount of their income from PA (6 percent), the largest of any racial and ethnic group, while they received a smaller proportion from earnings and investments. Of every dollar of non-Puerto Rican Hispanic households' income, 92 cents came from earnings, while the remainder came from other sources in small proportions. Most Asian households' aggregate income (95 percent) came from earnings, the highest proportion of any racial/ethnic group.

The overall pattern of the aggregate income of all households by sources of income changed little between 2001 and 2004 (Tables 3.39 and 3.40).

Table 3.40
Distribution of Aggregate of All Household Income by Source of Income by Race/Ethnicity
New York City 2001

Source of Income	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non- Puerto Rican Hispanic	Asian	Other
All ^a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Earnings ^b	88.9%	87.9%	89.0%	85.3%	91.5%	94.6%	92.3%
Investment	3.0%	4.1%	**	**	**	**	**
Social Security	4.1%	4.3%	4.6%	5.5%	2.6%	1.9%	**
Public Assistance	1.0%	0.4%	1.4%	5.3%	1.8%	0.7%	**
Pension	2.5%	2.7%	3.1%	2.5%	1.5%	**	**
Other	0.6%	0.5%	0.6%*	**	**	**	**

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

a Aggregate income over all households by sources of the income.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips, plus income from own business, proprietorship, or partnership.

* Since the number of households is small, interpret with caution

** Data based on too few households to report.

Sources of Household Income by Household Type

Looking at each household type by source of income provides answers to the following two sets of questions: first, how many or what proportion of households in each type of household depend on earnings or any other source for their income; and, second, what source of income is more important in terms of the amount of money households received. As discussed above, most households, three-fourths, in the City received their income primarily from earnings in 2004, while 11 percent received it primarily from Social Security, and 6 percent received it from PA. At the same time, 3 percent received their income primarily from pensions, and 1 percent from investments (Table 3.41). This overall distribution was not mirrored consistently for each household type; instead, it varied distinctively from one household type to another, except that the distributions for adult households and adult households with children were very similar.

Table 3.41
Distribution of Households by Primary Source of Income within Household Type
New York City 2004

Source of Income	Household Type						
	All	Single Elderly	Single Adult	Single with Child(ren)	Elderly	Adult	Adult with Child(ren)
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
None ^a	2.9%	4.1%	5.5%	6.4%	1.3%*	1.6%	0.9%
Earnings ^b	75.3%	12.5%	81.5%	70.5%	45.3%	92.6%	93.8%
Investments	1.2%	4.0%	1.1%	**	2.4%	0.6%	**
Social Security	11.3%	55.5%	3.2%	3.6%	35.0%	1.9%	1.1%
Public Assistance	5.7%	11.4%	6.5%	15.5%	6.9%	2.0%	3.0%
Pension	3.0%	11.9%	1.5%	**	8.6%	1.0%	0.8%
Other	0.5%	**	0.7%	2.5%	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a None means household had zero income or a loss

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips plus income from own business, proprietorship, or partnership

* Since the number of households is small, interpret with caution

** Too few households to report

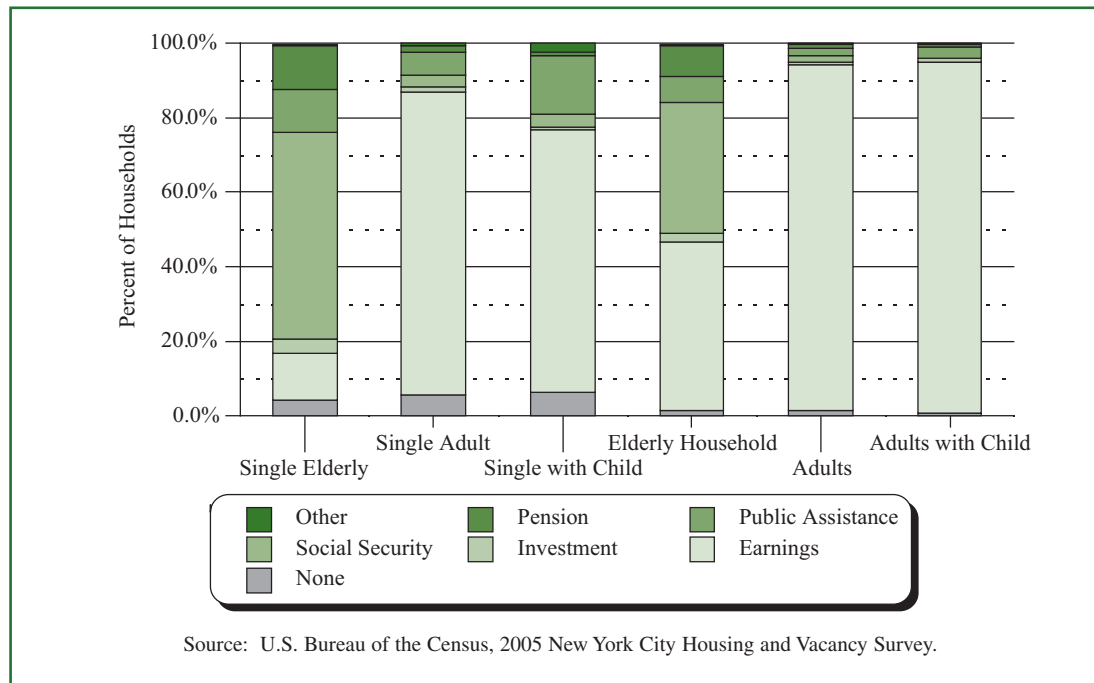
As expected, 56 percent, a disproportionately larger proportion of single elderly households (which consist of one adult 62 years old or older), cited Social Security as their primary source of income in 2004 (Table 3.41 and Figure 3.12). Another more than two in ten cited pensions (12 percent) or PA (11 percent). Consequently, a relatively small proportion of such households, only 13 percent, cited earnings as their primary source of income, while 4 percent, a relatively high proportion compared to the equivalent proportion of all households, cited investments. The composition of primary sources of incomes for this household type explains why their income was the lowest of any household type and why its real income declined between 2001 and 2004. Their incomes from government sources were low and did not increase appreciably, while their incomes from pensions were more or less fixed and, thus, did not improve in real terms. In addition, their incomes from investment have declined (Tables 3.41 and 3.43).

Of elderly households (which consist of two or more adults, one of whom is the householder and 62 years old or older), 45 percent cited earnings as their primary source of income, while 35 percent cited Social Security and 9 percent cited pensions in 2004 (Table 3.41). In addition, 7 percent cited PA. Unlike single elderly households, only 2 percent of elderly households cited investments as their primary source of income (Figure 3.12).

Unlike elderly households and single elderly households, more than eight in ten single adult households (82 percent) cited earnings as their primary source of income in 2004 (Table 3.41). The proportion of this household type that cited PA as the primary source of income was only 7 percent.

However, the distribution of single-adult-with-children households was considerably different from that of single adult households. Of the former, 71 percent received their income from earnings, while

Figure 3.12
Distribution of Primary Sources of Income within Household Type
New York City 2004



16 percent received it from PA, almost three times the equivalent proportion for all households and the highest proportion of any household type (Table 3.41).

In 2004, more than nine in ten of adult households (93 percent) and adult households with minor children (94 percent) had incomes primarily from earnings (Table 3.41). As a result, their incomes from other sources were very marginal, with only 2 percent and 3 percent respectively coming from PA.

Compared to the distributional pattern of primary income sources, households reported that considerably more of their aggregate incomes came from earnings. However, in general, the pattern of aggregate household income by source of income for each household type roughly resembled that of households by primary source of income (Table 3.42). Put another way, as was the case for the distribution of households by primary source of income, the distribution of aggregate household income by various household types was dissimilar to the comparable pattern of all households and was inconsistent from one type of household to another, except that the distributions of adult households and adult households with children resembled each other.

In 2004, almost nine in every ten dollars of income for all households in the City came from earnings; the remainder was from either Social Security (4 percent), investments (2 percent), or pensions (3 percent) (Table 3.42). Contrarily, about half of the incomes of single elderly households came from either Social Security (34 percent) or pensions (17 percent), while more than two-fifths came from either earnings (34 percent) or investments (9 percent).

Table 3.42
Distribution of Aggregate of All Household Income by Source of Income within Household Type
New York City 2004

Source of Income	Household Type						
	All	Single Elderly	Single Adult	Single with Children	Elderly	Adult	Adult with Children
All ^a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Earnings ^b	89.1%	33.8%	93.5%	85.7%	61.9%	95.3%	95.4%
Investment	2.4%	9.4%	2.7%	**	5.4%	1.5%	**
Social Security	4.1%	33.7%	0.9%	2.6%	20.1%	1.1%	1.0%
Public Assistance	1.2%	4.7%	1.1%	5.2%	2.2%	0.5%	0.8%
Pension	2.5%	17.2%	1.2%	**	10.0%	1.1%	0.9%
Other	0.6%	**	0.6%	4.1%	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Aggregate income over all households of each type by sources of the income.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips, plus income from own business, proprietorship, or partnership.

** Data based on too few households to report.

Table 3.43
Distribution of Households by Primary Source of Income within Household Type
New York City 2001

Source of Income	Household Type						
	All	Single Elderly	Single Adult	Single with Child(ren)	Elderly	Adult	Adult with Child(ren)
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
None ^a	3.1%	5.7%	5.3%	6.2%	2.3%	1.5%	1.1%
Earnings ^b	75.8%	12.1%	84.0%	72.8%	44.2%	93.4%	93.7%
Investment	1.3%	4.7%	1.2%	**	3.5%	0.4%*	**
Social Security	11.6%	58.2%	2.7%	3.1%	35.7%	1.1%	1.3%
Public Assistance	4.9%	9.0%	4.7%	14.3%	6.3%	2.2%	2.6%
Pension	2.8%	9.9%	1.5%	1.5%*	7.7%	1.2%	0.8%
Other	0.4%	**	0.6%*	1.7%*	**	**	**

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

a None means household had zero income or a loss.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips plus income from own business, proprietorship, or partnership.

* Since the number of households is small, interpret with caution

** Too few households to report

Unlike single elderly households, three-fifths of the incomes of elderly households came from earnings (62 percent), while about three-tenths of their income came from either Social Security (20 percent) or pensions (10 percent); most of the remainder came from investments (5 percent) (Table 3.42).

Almost all of the incomes of single adult households came from earnings (94 percent), while the remainder came mostly from investments (3 percent) (Table 3.42). Close to nine in every ten dollars of the incomes of single adult households with children came from earnings (86 percent), while one in twenty dollars came from PA (5 percent), the highest proportion of any household type. On the other hand, close to all of the incomes of adult households and adult households with children came from earnings (95 percent).

Between 2001 and 2004, the pattern of all households' aggregate and each household type's income from each source of income did not change much, except for that of single elderly households: the proportion of their aggregate incomes from earnings increased by 5 percentage points to 34 percent, while the proportion of such households' incomes from investments and Social Security decreased by 5 percentage points and 3 percentage points to 9 and 34 percent respectively (Tables 3.42 and 3.44).

Table 3.44
Distribution of Aggregate of All Household Income by Source of Income within Household Type
New York City 2001

Source of Income	Household Type						
	All	Single Elderly	Single Adult	Single with Children	Elderly	Adult	Adult with Children
All ^a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Earnings ^b	88.9%	28.5%	93.3%	87.5%	60.5%	95.3%	95.4%
Investment	3.0%	14.0%	3.9%	**	6.6%	1.7%*	**
Social Security	4.1%	36.7%	0.6%	2.1%	20.4%	0.8%	1.0%
Public Assistance	1.0%	4.0%	0.7%	4.9%	1.8%	0.5%	0.8%
Pension	2.5%	16.3%	0.9%	0.9%*	10.1%	1.2%	0.9%
Other	0.6%	**	0.6%*	2.8%*	**	**	**

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

a Aggregate income over all households of each type by sources of the income.

b Earnings consist of income from wages, salaries, commissions, bonuses, or tips, plus income from own business, proprietorship, or partnership.

* Since the number of households is small, interpret with caution

** Data based on too few households to report.

Turning to households by primary source of income, in the three years between 2001 and 2004, the 2004 pattern of all households' and each household type's primary source of income remained mostly the same as in 2001, except for the following changes: the proportion of single elderly households that cited Social

Security as the primary source of their income inched down by 3 percentage points, while the proportion of such households that cited PA and pensions inched up by 2 percentage points each. Of single adult households, the proportion that cited earnings as the primary source of income declined by 3 percentage points, while the proportion that cited PA increased slightly (Tables 3.41 and 3.43).

Poor Households (Households Living below the Poverty Level)

There are two descriptors of households with very low incomes that policy-makers and planners use in measuring the magnitude of poor households and in identifying their characteristics. The first is the number of poor households (households with incomes below the federal poverty level) and the percentage of households below the poverty thresholds (poor households' proportion of all households), which is commonly called the "poverty rate." The poverty thresholds for 2004 for three-person families that include two children under the age of 18 (for example, single adult households with two children) and for four-person families that include two children under 18 (for example, adult households with two children) were \$15,219 and \$19,157 respectively.²¹ In estimating incomes below the poverty thresholds, using HVS data, the Census Bureau used "households" rather than "families" as units of data.

The second descriptor of very-low-income households is the number of households receiving cash Public Assistance, commonly called "PA-recipient households" or "PA recipients." The number and characteristics of poor households will be discussed in this section, while PA-recipient households will be examined in the next section.

Households Living below the Poverty Level

The 2005 HVS reports that, in 2004, 526,000 households, or 17.3 percent of all households, lived below the poverty level in the City (Table 3.45). This was no appreciable change from three years earlier in 2001, when the number was 525,000 households and the poverty rate for all households was 17.5 percent.

Poverty Rates by Racial and Ethnic Groups

The city-wide overall poverty rate was not mirrored in each major racial and ethnic group. Instead, the rate for each group varied widely, as suggested earlier in this chapter by the difference in the income levels of all households and each group. The poverty rate for whites was well below that for all households, as their income was well above that for all households. The rate for whites was only 11.5 percent, the lowest of all groups, as was the case three years earlier in 2001, when their rate was 11.2 percent (Table 3.45). Asians' rate was 15.6 percent, the second lowest in 2004. The equivalent rate in 2001 was 18.1 percent.

The poverty rates for the balance of the racial and ethnic groups were conversely higher than that for all households. The rate for blacks was 20.7 percent, 3.4 percentage points higher than the city-wide rate (Table 3.45). Their 2001 rate was 19.4 percent. The poverty rate for non-Puerto Rican Hispanics was 22.4 percent, the second highest among all racial and ethnic groups in 2004, as in 2001. Their 2001 rate was 23.7 percent.

21 U.S. Bureau of the Census, Poverty Thresholds, 2004. See Appendix B, "Poverty Thresholds for 2004."

Table 3.45
Number and Percent of Poor Households and Poverty Rate by Race/Ethnicity
New York City 2001 and 2004

Race/Ethnicity	Number/Percent of Poor Households and Poverty Rate						2001-2004
	2001			2004			Change
	Number	Percent	Poverty Rate	Number	Percent	Poverty Rate	in Rate Points
All	525,421	100.0%	17.5%	526,147	100.0%	17.3%	-0.2
White	149,420	28.4%	11.2%	152,790	29.0%	11.5%	+0.3
Black	139,081	26.5%	19.4%	143,285	27.2%	20.7%	+1.3
Puerto Rican	90,012	17.1%	33.6%	89,194	17.0%	30.8%	-2.8
Non-Puerto Rican Hispanic	95,617	18.2%	23.7%	93,616	17.8%	22.4%	-1.3
Asian	48,159	9.2%	18.1%	44,440	8.4%	15.6%	-2.5
Other	**	0.6%*	18.2%*	**	**	**	--

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

* Since the number of households is small, interpret with caution.

** Too few households to report.

On the other hand, the 2004 rate for Puerto Ricans was 30.8 percent, 1.8 times the city-wide rate, and the highest of any racial and ethnic group in 2004. This rate was a 2.8-percentage-point decrease from the 2001 rate of 33.6 percent, the largest decrease among all major racial and ethnic groups.

Poverty Rates by Household Types

As the income distribution by household types suggested, the poverty rates for two very-low-income household groups—single elderly households and single adult households with minor children—were unparalleledly higher than the rate for all households and other household groups in the City in 2004, as they were in 2001. The rate for single adult households with minor children, a group that includes many extremely poor single female-headed households with children, was 41.9 percent, which was 2.4 times the city-wide overall rate of 17.3 percent, and the highest of any household type in 2004 (Table 3.46). Their 2001 rate was 43.2 percent.

At the same time, the poverty rate for single elderly households, which had the lowest income among all household types, was 33.1 percent, the second-highest rate in the City and almost two times the City's overall rate. Their 2004 rate was a 4.1-percentage-point decline from their 2001 rate. The rate for single adult households was 17.4 percent, not meaningfully different from the City's overall rate (Table 3.46).

Contrarily, rates for the other three household types were lower than the city-wide rate in 2004. The rate for adult households, whose incomes were the highest among all household types, was a mere 7.4 percent, the lowest poverty rate and 9.9 percentage points less than that for all households in the City in 2004 (Table 3.46).

The rates for elderly households and adult households with minor children were 12.1 percent and

15.4 percent respectively. But their rates changed in opposite directions during the three years between 2001 and 2004: the rate for elderly households declined by 2.3 percentage points, while the rate for adult households with minor children ticked up slightly (Table 3.46).

Table 3.46
Number and Percent of Poor Households and Poverty Rate by Household Type
New York City 2001 and 2004

Household Type	Number/Percent of Poor Households and Poverty Rate						2001 – 2004 Change in Rate Points
	2001			2004			
	Number	Percent	Poverty Rate	Number	Percent	Poverty Rate	
All	525,421	100.0%	17.5%	526,147	100.0%	17.3%	-0.2
Single Elderly	129,096	24.6%	37.2%	114,658	21.8%	33.1%	-4.1
Single Adult	102,250	19.5%	15.9%	117,584	22.3%	17.4%	+1.5
Single w/ Child(ren)	90,458	17.2%	43.2%	86,683	16.5%	41.9%	-1.3
Elderly	42,681	8.1%	14.4%	34,786	6.6%	12.1%	-2.3
Adults	52,329	10.0%	6.8%	57,275	10.9%	7.4%	+0.6
Adults w/ Child(ren)	108,607	20.7%	14.7%	115,161	21.9%	15.4%	+0.7

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Poverty Rates by Borough and Sub-Borough Areas

The distribution of poverty rates by borough discloses that the rank order of the poverty rate by borough was consistent with the proportional rank order of very-low-income households by borough. According to the income distribution (Table 3.9), the proportion of households with incomes below \$20,000 in the Bronx was the highest of all five boroughs, followed by Brooklyn, Manhattan, Queens, and Staten Island. The order of the poverty rate for all households by borough exactly mirrored the order of very-low-income households by borough, without any exceptions. The poverty rates in the Bronx and Brooklyn were 28.1 percent and 20.7 percent respectively, 10.8 percentage points and 3.4 percentage points higher than the city-wide overall rate of 17.3 percent in 2004 (Table 3.47). Conversely, the rates in the balance of the boroughs were lower than the overall rate. The rate in Manhattan was 14.6 percent, while the rates in Queens and Staten Island, where the proportions of very-low-income households were considerably lower, were also commensurately lower: 11.6 percent and 8.4 percent respectively.

As the median household income pattern by sub-borough areas suggests, a high proportion of households in the South and West Bronx had incomes below the poverty level in 2004. The poverty rates in sub-borough areas 1 (Mott Haven/Hunts Point) and 2 (Morrisania/East Tremont) in the South Bronx were the highest at 46.7 percent and 40.0 percent respectively, 2.7 and 2.3 times respectively the rate for the City as a whole. The poverty rates in sub-borough areas 3 (Highbridge/South Concourse), 4 (University Heights/Fordham), and 5 (Kingsbridge Heights/Mosholu) in the West Bronx were also disproportionately high at 35.2 percent, 37.2 percent, and 28.5 percent respectively (Map 3.3).²²

22 Appendix A, “2005 HVS Data for Sub-Borough Areas,” Table A.11 and A.13.

Table 3.47
Number of Poor Households and Poverty Rate by Borough and Tenure
New York City 2001 and 2004

2004				
Borough	Number of Poor Households	Poverty Rate		
		All Households	Renter Households	Owner Households
All	526,147	17.3%	22.6%	6.8%
Bronx ^a	132,533	28.1%	33.3%	9.5%
Brooklyn	181,451	20.7%	25.5%	8.9%
Manhattan ^a	107,403	14.6%	17.8%	4.1%
Queens	90,975	11.6%	16.0%	6.5%
Staten Island	13,785	8.4%	16.5%	4.6%

2001				
Borough		Poverty Rate		
		All Households	Renter Households	Owner Households
All	525,421	17.5%	22.5%	7.2%
Bronx ^a	122,991	26.6%	32.0%	7.9%
Brooklyn	180,711	20.5%	24.9%	9.8%
Manhattan ^a	116,561	16.2%	18.9%	6.8%
Queens	87,692	11.2%	15.5%	6.1%
Staten Island	17,465	11.0%	22.5%	4.7%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

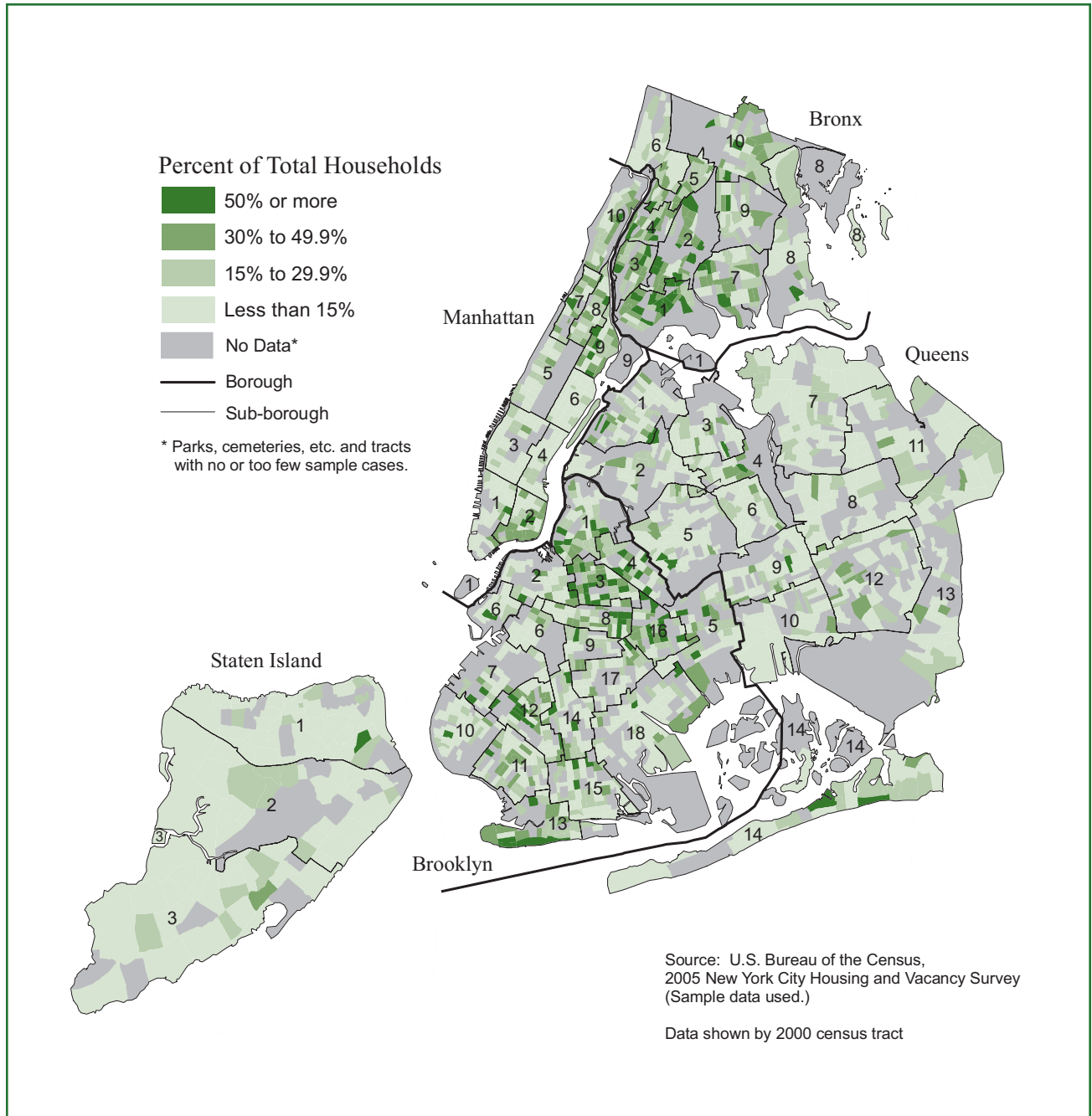
Note:

a Marble Hill in the Bronx.

The poverty rates in several sub-borough areas in Brooklyn and Manhattan were also very high. The rates in sub-borough areas 3 (Bedford Stuyvesant), 4 (Bushwick), and 16 (Brownsville/Ocean Hill) in northern Brooklyn were 34.5 percent, 28.3 percent, and 31.6 percent respectively. The rates in two sub-borough areas in the southern part of the borough were also very high: 28.6 percent in sub-borough area 12 (Borough Park) and 29.6 percent in sub-borough area 13 (Coney Island). In Manhattan the rates in sub-borough areas 2 (Lower East Side/Chinatown), 8 (Central Harlem), 9 (East Harlem), and 10 (Washington Heights/Inwood) were 24.5 percent, 24.0 percent, 27.1 percent, and 26.2 percent respectively.²³

23 Appendix A, "2005 HVS Data for Sub-Borough Areas," Table A.11 and A.13.

Map 3.3
Percentage of Households Below
the Federal Poverty Level
New York City, 2005



Poverty Rates by Tenure

The poverty rates for renter households in the City and in each of the five boroughs were higher than the corresponding rates for all households in the City and in each of the five boroughs. The poverty rate for renter households in the City was 22.6 percent, 5.3 percentage points higher than the corresponding rate of 17.3 percent for all households in 2004 (Table 3.47). A comparison of the poverty rates for renter households with the corresponding rates for all households for each borough reveals the following unique distribution that deserves to be noted. Unlike the rate for all households, the rate for renter households in Staten Island in 2004 was not the lowest among the five boroughs. Instead, the 16.5 percent rate in the borough was the second lowest, after the rate of 16.0 percent for the Queens. For the Bronx and Brooklyn, where the median renter household incomes were the lowest and second-lowest, the rates were 33.3 percent and 25.5 percent respectively, the highest and second-highest in the City. On the other hand, the rate for Manhattan was 17.8 percent, while the rate in Queens was 16.0 percent, the lowest for renters in the City in 2004.

The poverty rates for owner households for the City and for each of the five boroughs were disproportionately lower than the corresponding rates for all households, as their incomes were substantially higher than that of all households. The differences in the rates between owner households and renter households were even wider. The comparative ratio of poverty rates for all households to renter households in the City was 1:1.3 in 2004, while the ratio for all households to owner households was 1:0.4 (Table 3.47). In the Bronx, the poverty rate for owner households was 9.5 percent, higher than that for all owner households and the highest for owner households among all the boroughs. The rate for owner households in Brooklyn was 8.9 percent, the second-highest among all the boroughs.

In Queens, the poverty rate for owner households was 6.5 percent, close to the city-wide rate. The rate in Staten Island was only 4.6 percent, while the rate in Manhattan was 4.1 percent, the lowest of all the boroughs (Table 3.47).

The 2004 poverty rates for all households, for renter households, and for owner households remained basically the same as in 2001 (Table 3.47).

During the three-year period, the poverty rate for all households in Staten Island declined by 2.6 percentage points, while the rate in the Bronx inched up and the rate in Manhattan inched down (Table 3.47).

During the same three-year period, the poverty rate for renter households in Staten Island dropped substantially by 6 percentage points (Table 3.47). The rate in Manhattan inched down, while the rate in the Bronx inched up.

In the meantime, the poverty rate for owner households in the Bronx inched up, while the rates in Brooklyn and Manhattan inched down (Table 3.47).

Poverty Rates by Number of Workers in the Household

The levels of household income are largely determined by the number of employed persons in the household, regardless of tenure, as discussed earlier in this chapter (Tables 3.29, 3.30, and 3.31). This logic holds true for the relationship between the level of the poverty rate and the number of employed persons in a household. Almost two-thirds of households with incomes below the poverty threshold

Table 3.48
Number and Distribution of Households
by Number of Workers in the Household by Poverty Status
New York City 2004

Number of Workers	Percent of Poverty Level			
	All	< 100%	100-124%	125% or More
All Households	3,037,996	526,147	148,514	2,363,335
None	676,464	339,383	63,598	273,483
One	1,288,100	158,443	60,474	1,069,182
Two	854,904	23,652	20,584	810,667
Three or More	218,528	4,669*	**	210,002
Distribution within Poverty Status				
Number of Workers	All	< 100%	100-124%	125% +
All Households	100.0%	100.0%	100.0%	100.0%
None	22.3%	64.5%	42.8%	11.6%
One	42.4%	30.1%	40.7%	45.2%
Two	28.1%	4.5%	13.9%	34.3%
Three or More	7.2%	0.9%	2.6%*	8.9%
Distribution within Number of Workers				
Number of Workers	All	< 100%	100-124%	125% +
All Households	100.0%	17.3%	4.9%	77.8%
None	100.0%	50.2%	9.4%	40.4%
One	100.0%	12.3%	4.7%	83.0%
Two	100.0%	2.8%	2.4%	94.8%
Three or More	100.0%	2.1%	1.8%*	96.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: * Since the number of households is small, interpret with caution.

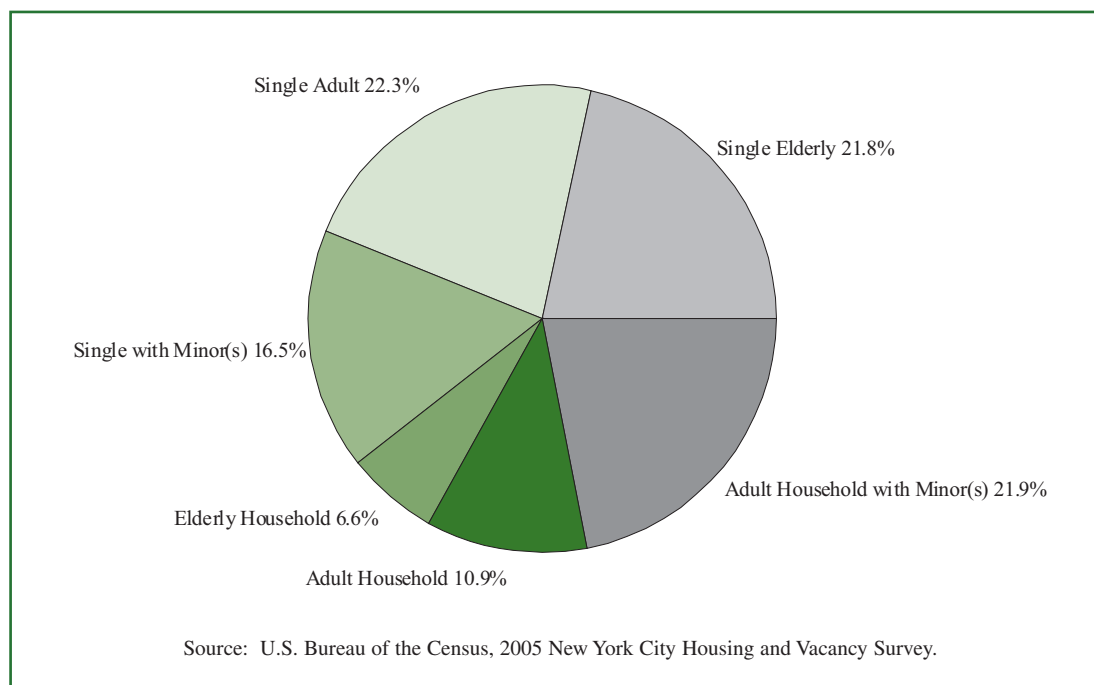
** Too few households to report.

had no workers, while three in ten had one worker, one in twenty had two workers, and one in a hundred had three or more workers (Table 3.48). This relationship was also further substantiated by an examination of the poverty rate by households with various numbers of employed persons. Among households with no workers, the poverty rate was extraordinarily high: 50.2 percent. However, the rate drops very sharply as the number of workers in a household increases. The rate dropped to 12.3 percent for households with one worker, to 2.8 percent for households with two workers, and to 2.1 percent for households with three or more workers. In short, poverty is a typical phenomenon of having no income earners in a household. For this reason, later in this chapter, employment issues will be discussed in detail.

Characteristics of Households Living below the Poverty Level

Characteristics of poor households are significantly different from those of non-poor households, and the consequent housing requirements of the poor are also uniquely different from those of the non-poor. In this context, major characteristics of poor and non-poor households are discussed in parallel in this section. Compared to non-poor households, a disproportionately large number of poor households were either single elderly households or single adult households with minor children, as discussed earlier. Among poor households, more than a fifth were single elderly, more than twice the proportion among non-poor households (Table 3.49). In addition, one in six poor households was a single adult household with minor children, which is much more than three times the proportion among non-poor households. On the contrary, among poor households, the proportion of adult households was very small (11 percent), only about a third of the proportion among non-poor households (29 percent) (Figure 3.13).

Figure 3.13
Distribution of Poor Households by Household Type
New York City 2004



Comparing the racial and ethnic composition of non-poor households, a relatively large proportion of poor households was either Puerto Rican, non-Puerto Rican Hispanic, or black. Of poor households, 18 percent were non-Puerto Rican Hispanic, compared to 13 percent of non-poor households. At the same time, 17 percent of poor households were Puerto Rican, while only 8 percent of non-poor households were Puerto Rican (Table 3.49). In addition, 27 percent of poor households were black, while 22 percent of non-poor households were black. Contrarily, among poor households, whites were less than three in ten, while close to one in two of non-poor households were whites.

The proportions of poor householders born in Puerto Rico or Other Caribbean Islands were 11 percent and 17 percent respectively compared to 4 percent and 13 percent for non-poor householders (Table 3.49).

Table 3.49
Selected Characteristics of Poor and Non-Poor Households
New York City 2005

Household Type	All	Poor ^a	Non-Poor	Race/Ethnicity	All	Poor	Non-Poor
All Types	100.0%	100.0%	100.0%	All Races	100.0%	100.0%	100.0%
Single with Child(ren)	6.8%	16.5%	4.8%	White	43.8%	29.0%	46.9%
Adult Household	25.5%	10.9%	28.6%	Black	22.8%	27.2%	21.8%
Adult with Child(ren)	24.5%	21.9%	25.1%	Puerto Rican	9.5%	17.0%	8.0%
Single Elderly	11.4%	21.8%	9.2%	Non-Puerto Rican Hispanic	13.8%	17.8%	12.9%
Elderly Household	9.5%	6.6%	10.1%	Asian	9.4%	8.4%	9.6%
Single Adult	22.2%	22.3%	22.2%	Other	0.7%	**	0.8%
Householder Birth Country/Region				Householder Educational Attainment			
All Regions	100.0%	100.0%	100.0%	All	100.0%	100.0%	100.0%
Puerto Rico	5.2%	11.1%	4.0%	Less than High School	19.0%	40.3%	14.5%
Other Caribbean	13.4%	17.4%	12.5%	High School Grad or More	81.0%	59.7%	85.5%
Latin America	8.5%	8.3%	8.5%	Householder Labor Force Participation			
Europe	10.2%	9.5%	10.4%	All	100.0%	100.0%	100.0%
Asia	8.5%	7.9%	8.6%	In Labor Force	67.9%	32.5%	75.4%
Africa	1.5%	1.1%	1.6%	Not In Labor Force	32.1%	67.5%	24.6%
Other	1.3%	1.5%	1.3%	Householder Gender/Combination			
U.S.A	51.0%	43.0%	52.7%	All	100.0%	100.0%	100.0%
Median Income	\$40,000	\$7,300	\$50,000	Single Male	20.6%	17.6%	21.3%
				Single Female	37.7%	59.3%	33.2%
				Couple	41.6%	23.1%	45.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a A poor household is one with total income below 100% of the federal poverty threshold for a family of the same size and composition.

* Since the number of households is small, interpret with caution.

** Too few households to report.

As expected, an overwhelmingly high proportion of poor households had householders with lower educational attainment compared to non-poor households: 40 percent of poor householders did not finish high school compared to 15 percent of non-poor householders (Table 3.49).

Among poor households, the proportion of householders who were in the labor market (the labor-force participation rate) was extraordinarily low, only 33 percent, compared to 75 percent of non-poor households (Table 3.49). As discussed earlier, the level of household income and the level of poverty are largely determined by a household's employment characteristics.

Poverty in the City is concentrated in single households with a female householder. In 2004, three-fifths of poor households had a single female householder (Table 3.49). For this reason, it is prudent to analyze the unique characteristics of these poor households that bear on their housing requirements.

In 2004, there were 776,000 single-female headed households in the City (Table 3.50). Of them, 241,000, or 31 percent, were poor. Single-female households consisted of the following three household groups: 248,000 single female elderly households (32 percent); 336,000 single adult female households without children (43 percent); and 192,000 single female households with children (25 percent) (Table 3.50).

Table 3.50
Poor and Non-Poor Female-Headed Households by Composition of Household
New York City 2004

Number and Distribution within Poverty Status				
		All	Poor	Non-Poor
All Single Female Headed Households ^a		776,458 100.0%	241,337 100.0%	535,121 100.0%
Single Female Elderly Households ^b		32.0%	36.8%	29.8%
Single Adult Female Headed Households without Child(ren)		43.3%	28.7%	49.9%
Single Female Headed Households with Child(ren)		24.8%	34.6%	20.3%
Number and Distribution within Household Category				
	Number	All	Poor	Non-Poor
All Single Female Headed Households ^a	776,458	100.0%	31.1%	68.9%
Single Female Elderly Households ^b	248,242	100.0%	35.7%	64.3%
Single Adult Female Headed Households without Child(ren)	336,030	100.0%	20.6%	79.4%
Single Female Headed Households with Child(ren)	192,185	100.0%	43.4%	56.6%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a No other adult present.

b Age 62 or over, without children

Of single female households with children and single elderly female households, a great proportion—43 percent and 36 percent respectively—were poor.

Of the 241,000 poor single-female householders, only 58 percent had graduated from at least high school (Table 3.51). Only 26 percent were in the labor force, and their median household income was a troublingly low \$6,800 in 2004. Three-fifths of such poor female householders were either white (29 percent) or black (30 percent), while a little more than a third were either Puerto Rican (19 percent) or non-Puerto Rican Hispanic (16 percent).

Table 3.51
Selected Characteristics and Race/Ethnicity
of Poor and Non-Poor Single Female Householders
New York City 2005

Selected Characteristics	All	Poor	Non-Poor
All Single Female Householders	776,458	241,337	535,121
Percent Renters	74.4%	88.1%	68.2%
Percent at Least High School Graduate	78.3%	57.6%	87.7%
Percent in Labor Force	56.4%	25.7%	70.2%
Percent with Children Present	24.8%	34.6%	20.3%
Median Household Income	\$19,884	\$6,804	\$31,500
Single Elderly	\$12,000	\$7,200	\$17,400
Single Adult, No Child(ren)	\$34,055	\$4,200	\$42,500
Single with Child(ren)	\$19,000	\$7,080	\$31,000
Race/Ethnicity			
All	100.0%	100.0%	100.0%
White	44.3%	29.1%	51.2%
Black/African American	27.1%	30.1%	25.7%
Puerto Rican	11.8%	19.4%	8.4%
Non-Puerto Rican Hispanic	11.6%	16.3%	9.4%
Asian	4.6%	4.6%	4.6%
Other	0.6%	**	0.7%*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Since the number of persons is small, interpret with caution.

** Too few households to report.

The various analyses of the relationship between household incomes of poor households and the number of persons or workers in a household conducted above suggest that an analysis of the labor-force status of individuals in households that were poor in 2004 and without workers in 2004 but had some household

income, could help explain further the high poverty rate in the City. Among individuals 18 years old or older in poor households where no household member worked in 2004, 92 percent were still not in the labor force in 2005 (Table 3.52). In other words, in the week before the household was interviewed for the 2005 HVS—nine in ten individuals in such poor households did not work, were not temporarily absent from a job or on layoff, and were not looking for work. Even among individuals in such poor households who were in the economically active age group of 25-54, 84 percent were not in the labor force.

Table 3.52
Number and Distribution of Adult Persons in Poor Households
where No Household Member Worked in 2004 but Some Household Income
by Labor Force Status by Age Group
New York City 2005

Labor Force Status 2005	All	Age Group		
		18 - 25	25 - 54	55 and Over
All	354,344	30,618	126,451	197,276
Employed (in 2005)	11,816	**	7,501	**
Unemployed	16,847	**	12,997	**
Not in the Labor Force ^a	325,682	26,283	105,953	193,446

Distribution within Age Group				
Labor Force Status	All	18 - 25	25 - 54	55 and Over
All	100.0%	100.0%	100.0%	100.0%
Employed	3.3%	**	5.9%	**
Unemployed	4.8%	**	10.3%	**
Not in the Labor Force ^a	91.9%	85.8%	83.8%	98.1%

Distribution within Labor Force Status				
Labor Force Status	All	18 - 25	25 - 54	55 and Over
All	100.0%	8.6%	35.7%	55.7%
Employed	100.0%	**	63.5%	**
Unemployed	100.0%	**	77.1%	**
Not in the Labor Force ^a	100.0%	8.1%	32.5%	59.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Not in labor force means did not work last week, not temporarily absent or on layoff, and not looking for work.

** Too few persons to report.

Among all adults in poor households without workers but with some 2004 household income, 43 percent reported as the reason they were not looking for work that they were retired, while another almost two-fifths cited ill health/physical disability (32 percent) or family responsibilities/children (7 percent) (Table 3.53). However, the major reasons varied widely for different age groups. For individuals under 25 years of age, 72 percent cited “going to school or getting training” as their reason for not being in the labor force. For seven in ten of those in the economically active 25-54 age group, the major reasons were ill

Table 3.53
Reason for Not Looking for Work Given by Adults in Poor Households
with No Workers and Some Household Income by Age Group
New York City 2005

Reason Given	All	Age Group		
		Under 25	25-54	55 and Over
All	324,160	24,952	105,834	193,375
Cannot Find Work ^a	6,520	**	4,244*	**
Ill Health, Physical Disability	104,250	**	56,445	45,662
Family Responsibilities or Cannot Arrange Child Care	22,407	**	16,843	4,386*
In School or Other Training	28,741	17,687	10,495	**
Retired	138,781	**	6,180	132,404
Other Reasons/Don't Know	21,673	**	10,938	8,701

Distribution within Age Group				
Reason Given	All	Under 25	25-54	55 and Over
All	100.0%	100.0%	100.0%	100.0%
Cannot Find Work	2.0%	**	4.0%	**
Ill Health, Physical Disability	32.3%	**	53.7%	23.7%
Family Responsibilities/Child Care	7.0%	**	16.0%	2.3%
In School or Other Training	8.9%	72.3%	10.0%	**
Retired	43.0%	**	5.9%	68.7%
Other Reasons/Don't Know	6.7%	**	10.4%	4.5%

Distribution within Reason Given				
Reason Given	All	Under 25	25-54	55 and Over
All	100.0%	7.7%	32.6%	59.7%
Cannot Find Work	100.0%	**	65.1%	**
Ill Health, Physical Disability	100.0%	**	54.1%	43.8%
Family Responsibilities/Child Care	100.0%	**	75.2%	19.6%
In School or Other Training	100.0%	61.5%	36.5%	**
Retired	100.0%	**	4.5%	95.4%
Other Reasons/Don't Know	100.0%	**	50.5%	40.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

- a This category includes the following reasons: 1) believes no work available in line of work or area; 2) could not find any work; 3) lacks necessary schooling, training, skills, or experience; and 4) employers think too young or too old.
- * Since the number of persons is small, interpret with caution.
- ** Too few persons to report.

health/physical disability (54 percent) or family responsibilities/childcare (16 percent). Of individuals 55 years old or older, seven in ten reported that they were retired (69 percent), while almost one-quarter said they were in ill health or were physically disabled (24 percent) and, thus, were not looking for work.

Contrarily to intuition, which says that most poor households receive cash Public Assistance (PA), only 45 percent of the poor households in the City received cash Public Assistance in 2005, down from 54 percent in 1993 (Table 3.54). The proportion of poor households receiving cash PA varied widely from one racial and ethnic group to another. Only 29 percent of white poor households received cash Public Assistance, while almost three-quarters of Puerto Rican, half of non-Puerto Rican Hispanic, and 46 percent of black poor households received it in 2005. Only 18 percent of Asian poor households received cash Public Assistance.

Table 3.54
Percentage of Poor Households Receiving Cash Public Assistance
by Race/Ethnicity
New York City 1993, 2002 and 2005

Race/Ethnicity	Percentage of Poor Households Receiving Cash Public Assistance		
	1993	2002	2005
All	54.2%	43.6%	45.1%
White	28.9%	30.1%	29.2%
Black/African American	58.9%	46.7%	46.4%
Puerto Rican	79.6%	68.7%	73.5%
Non-Puerto Rican Hispanic	64.8%	44.2%	49.6%
Asian	18.1%	25.0%	18.3%
Other	*	*	*

Sources: U.S. Bureau of the Census, 1993, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

* Too few households to report.

Cash-Public-Assistance-Recipient Households

Starting with the 1999 HVS, cash Public Assistance included money payments under Temporary Assistance to Needy Families (TANF) or Family Assistance (previously called AFDC), Safety Net (formerly Home Relief), and Supplemental Security Income (SSI), including aid to the blind and the disabled. In this report, the terms “Public Assistance” or “PA” (without the word “cash”) will be used to indicate all of these programs.

Households Receiving Public Assistance

In 2005, 383,000 households, or 15.5 percent of all households in New York City, received Public Assistance. This was an increase of 1.4 percentage points in the three years between 2002 and 2005 (Table 3.55). The proportion of households receiving PA declined noticeably for Asian households, by

2.3 percentage points to 7.5 percent in 2005, while the proportion for non-Puerto Rican Hispanic households remained the same at 19.7 percent. Contrarily, the proportions for the other racial and ethnic household groups increased. For black and Puerto Rican households, the proportions increased slightly from 16.5 percent to 19.3 percent and from 35.4 percent to 38.7 percent respectively, while the proportion inched up by 0.6 percentage points to 7.8 percent for white households.

Table 3.55
Number and Percent of All Households in Receipt of Public Assistance by Race/Ethnicity
New York City 2002 and 2005

Race/Ethnicity	2002		2005	
	Number	Percent	Number	Percent
All	364,871	14.1%	382,931	15.5%
White	80,566	7.2%	79,118	7.8%
Black/African American	102,127	16.5%	113,217	19.3%
Puerto Rican	86,684	35.4%	98,576	38.7%
Non-Puerto Rican Hispanic	70,989	19.7%	71,893	19.7%
Asian	23,142	9.8%	17,360	7.5%
Other	*	*	*	*

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note: * Too few households to report.

Major Characteristics of Households Receiving PA

The major characteristics of households receiving PA very closely resembled those of poor households; and they were profoundly disparate from those of households not receiving it. The proportion of households receiving PA that were single-adult-with-children households was 16 percent, over two-and-one-half times the proportion of such households not receiving it, only 6 percent (Table 3.56). The proportion of households receiving Public Assistance that were single-elderly households was 18 percent, compared to 11 percent of such households not receiving it. On the other hand, the proportion of adult households receiving PA was 14 percent, only half of the comparable proportion of such households not receiving it.

Of householders receiving PA, 16 percent were born in Puerto Rico, almost five times the proportion not receiving it, and 17 percent came from other Caribbean countries, noticeably higher than the comparable proportion of those not receiving it, 13 percent (Table 3.56).

Of householders receiving PA, 26 percent were Puerto Rican, more than three times the proportion not receiving it (Table 3.56). At the same time, 19 percent of households receiving PA were non-Puerto Rican Hispanics, while only 14 percent of householders not receiving it were of this racial and ethnic group. Contrarily, 21 percent of householders receiving PA were white, less than half their proportion of householders not receiving it.

Of householders receiving PA, 45 percent had not finished high school, and only 30 percent were in the labor force. Close to three-fifths of households receiving PA were single-female households (Table 3.56). The median income of households receiving PA was an extremely low: \$12,216, only about a quarter of the income of households not receiving PA.

Table 3.56
Selected Characteristics of Households Receiving/Not Receiving Public Assistance
New York City 2005

Household Type	All	PA	Non-PA	Race/Ethnicity	All	PA	Non-PA
All Types	100.0%	100.0%	100.0%	All Races	100.0%	100.0%	100.0%
Single Adult	22.2%	15.2%	19.1%	White	43.8%	20.7%	44.8%
Single with Child(ren)	6.8%	15.5%	5.9%	Black	22.8%	29.6%	22.7%
Adult Household	25.5%	13.7%	27.9%	Puerto Rican	9.5%	25.7%	7.5%
2+ Adults with Child(ren)	24.5%	24.8%	26.9%	Non-Puerto Rican Hispanic	13.8%	18.8%	14.1%
Single Elderly	11.4%	18.1%	10.6%	Asian	9.4%	4.5%	10.3%
Elderly Household	9.5%	12.7%	9.5%	Other	0.7%	**	0.8%
Householder Birth Country/Region				Householder Educational Attainment			
All Regions	100.0%	100.0%	100.0%	All	100.0%	100.0%	100.0%
U.S.A	51.0%	45.3%	52.1%	Less than High School	19.0%	45.3%	15.3%
Puerto Rico	5.2%	15.7%	3.4%	High School Grad or More	81.0%	54.7%	84.7%
Other Caribbean	13.4%	16.9%	12.8%	Householder Labor Force Participation			
Latin America	8.5%	7.3%	8.7%	All	100.0%	100.0%	100.0%
Europe	10.2%	9.0%	10.4%	In Labor Force	67.9%	30.1%	73.6%
Asia	8.5%	4.5%	9.2%	Not In Labor Force	32.1%	69.9%	26.4%
Africa	1.5%	**	1.7%	Householder Gender/Combination			
Other	1.7%	0.9%*	1.8%	All	100.0%	100.0%	100.0%
Median 2004 Income	\$40,000	\$12,216	\$46,000	Single Male	20.6%	16.2%	19.8%
				Single Female	37.7%	58.2%	34.1%
				Couple	41.6%	25.5%	46.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note: * Since the number of households is small, interpret with caution.

** Too few households to report.

Labor Force Participation in New York City

Household income, which is the amount of money members of a household currently receive from all sources, does not provide any indication of the possibility of income improvement that might be realized in the near future by utilizing more of the potential earning capabilities of household members. As suggested earlier, data on employment and education can be usefully combined with income data to provide additional and deeper insights into the potential capability of households to improve their earnings and, thus, possibly their housing situations. Since income and education issues have already been covered earlier in this chapter, in this section, data on major employment characteristics will be discussed in the context of New Yorkers' potential demand for housing and affordability in the City's housing market.

Labor Force Participation Rate

The labor force participation rate in the City ticked down by 0.8 of a percentage point to 63.4 percent in 2005, over the three years since 2002 (Table 3.57). However, the change in the labor force participation rate varied for the different boroughs. The labor force participation rate worsened in the Bronx, compared to changes in the rates for the City as a whole and for the balance of the boroughs. In the Bronx, the rate dropped steeply by 5.8 percentage points to 55.6 percent within the three-year period (Map 3.4). In Brooklyn, the rate inched down by 0.8 of a percentage point to 61.8 percent in 2005. On the other hand, the rates in Manhattan and Staten Island increased by 1.2 percentage points and 1.0 percentage point, respectively. In Queens the 2005 rate was 65.0 percent, virtually unchanged from 2002, when it was 65.2 percent.

Table 3.57
Labor Force Participation and Unemployment Rates
of Individuals Aged 16 and Over by Borough
New York City 1999, 2002 and 2005

Borough	Labor Force Participation Rates			Unemployment Rates		
	1999	2002	2005	1999	2002	2005
All	61.9%	64.2%	63.4%	6.5%	8.7%	6.3%
Bronx ^a	55.1%	61.4%	55.6%	8.0%	12.7%	7.8%
Brooklyn	59.6%	62.6%	61.8%	7.5%	9.1%	7.5%
Manhattan ^a	67.9%	68.1%	69.3%	6.1%	7.6%	5.7%
Queens	63.3%	65.2%	65.0%	5.6%	7.4%	5.3%
Staten Island	60.6%	62.2%	63.2%	3.9%	6.8%	4.4%

Sources: U.S. Bureau of the Census, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

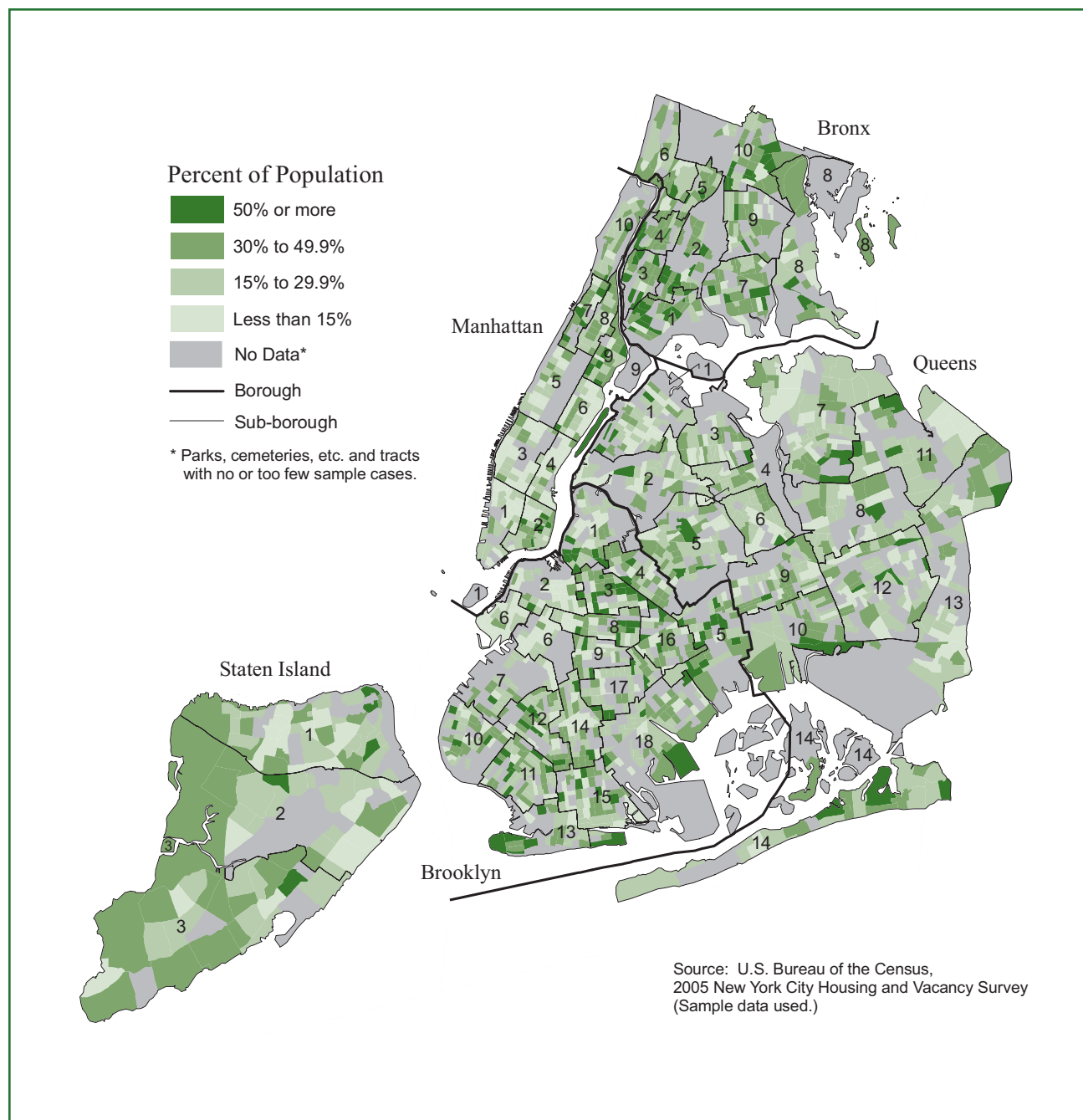
Note:

a Marble Hill in the Bronx.

With a decrease in the labor-force participation rate over the three-year period between 2002 and 2005, 36.6 percent of individuals in the City 16 years old or older were not in the labor force (Table 3.57). This is extremely significant, since these individuals did not have earnings, despite the fact that, in 2005, three-quarters of all households' income in the City came from earnings, as discussed earlier (Table 3.43). The majority of these individuals who were not in the labor market, thus, could contribute little to their households' income and, in turn, could not help improve their household's ability to afford better housing.

The labor force participation rate varied for individuals in three major age groups. The rate for the economically active age group of 25-54 was over 80 percent, markedly higher than the overall city-wide rate of 63.4 percent and the rates of 52.8 percent for the young age group of 18-24 and 64.2 percent for the

Map 3.4
Percentage of Population Age 16 to 64
Not in the Labor Force
New York City 2005



55-64 age group (Tables 3.58 and 3.59). This pattern of economically active age groups' higher rates than the overall rate holds true regardless of gender difference. Moreover, the labor force participation rate for male individuals was substantially higher than it was for female individuals: 71.1 percent versus 56.7 percent.

Table 3.58
Labor Force Participation Rates of Individuals Aged 16 Years and Over
by Age Group and Gender
New York City 2005

Age Group	Gender		
	Both	Male	Female
All	63.4%	71.1%	56.7%
16-17	8.6%	8.1%	9.0%
18-24	52.8%	54.6%	50.9%
25-34	81.5%	89.8%	73.5%
35-44	82.4%	91.3%	74.4%
45-54	79.6%	86.2%	73.8%
55-64	64.2%	72.0%	58.3%
65-74	17.4%	21.9%	14.3%
75 and Over	4.1%	5.9%	3.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Table 3.59
Labor Force Participation Rates of Individuals Aged 16 Years and Over
by Age Group and by Race/Ethnicity
New York City 2005

Race/Ethnicity	Age Group			
	All	16-24	25-54	55 & Over
All	63.4%	43.4%	81.2%	35.1%
White	64.0%	49.0%	84.3%	35.6%
Black/African American	62.0%	37.1%	80.4%	36.5%
Puerto Rican	53.4%	40.0%	71.0%	24.0%
Non-Puerto Rican Hispanic	68.5%	50.3%	82.2%	38.4%
Asian	64.1%	31.6%	79.8%	36.2%
Other	67.8%	50.8%	82.0%	*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Too few to report.

Labor Force Participation by Race and Ethnicity

The labor-force participation rate was generally consistent across the board for every racial and ethnic group, except for Puerto Ricans and non-Puerto Rican Hispanics. The rates for white, blacks, and Asians—64.0 percent, 62.0 percent, and 64.1 percent respectively—were in approximate parity with the overall city-wide rate of 63.4 percent (Table 3.59).

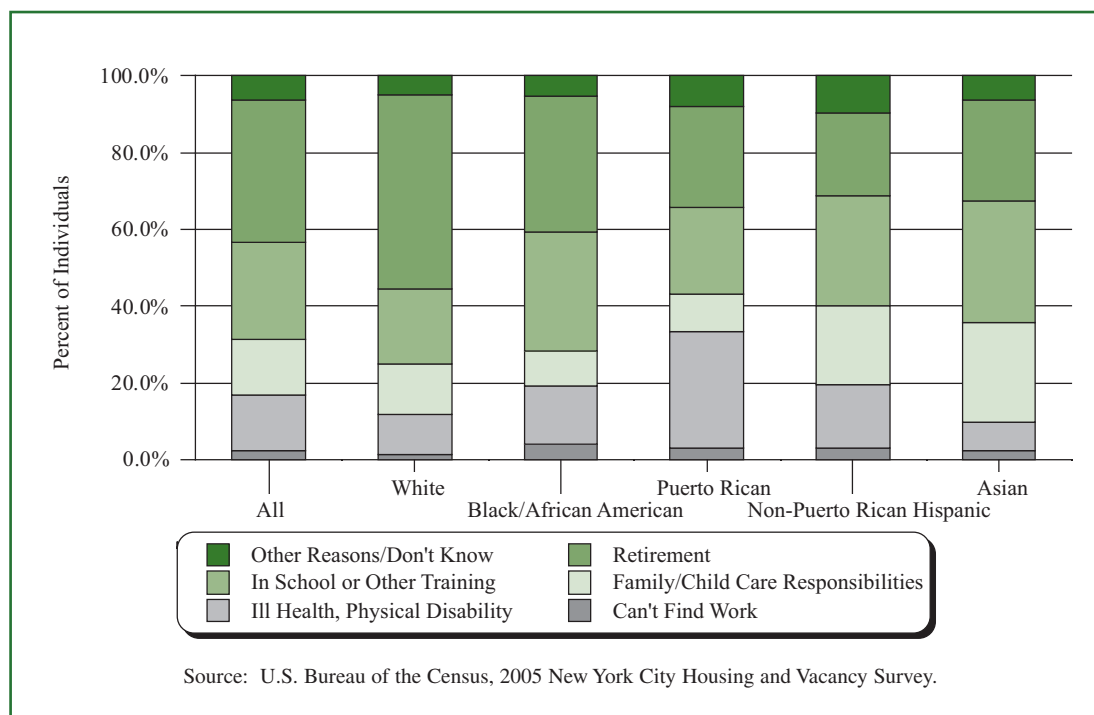
However, the rate for non-Puerto Rican Hispanics was 68.5 percent, 5.1 percentage points higher than the city-wide rate. Compared to all individuals aged 16 or over in the City's labor force, the majority of non-Puerto Rican Hispanics had labor-intensive jobs in the three lowest-paying occupational categories of service occupations (37 percent), production (9 percent), and construction and extraction (8 percent) in 2005 (Table 3.69).

The labor force participation rate for Puerto Ricans was an unparalleled low 53.4 percent, 10.0 percentage points lower than the city-wide rate (Table 3.59). Putting this another way, only about one in every two Puerto Ricans 16 years old or older was in the labor force. This finding is very relevant to an understanding of the reasons for the very low income of Puerto Rican households and their high poverty rate, compared to the incomes and poverty rates of other groups (Table 3.59).

Reasons for Not Being in the Labor Force

Of those who were not in the labor force, close to two-fifths said they were not looking for work because they were retired (37 percent), while a quarter cited schooling or training as their reason (25 percent)

Figure 3.14
Reasons Not Looking for Work of Individuals Age 16 and Over by Race/Ethnicity
New York City 2005



(Table 3.60). On the other hand, another three in ten reported that they were not in the labor force due to family responsibilities/childcare (15 percent) or ill health/physical disability (15 percent).

Each racial and ethnic group provided a uniquely different combination of reasons for not looking for work. One in two white individuals cited retirement as the major reason, while well below half of the individuals in the other major racial and ethnic groups—35 percent of blacks, 26 percent of Puerto Ricans, 26 percent of Asians, and 21 percent of non-Puerto Rican Hispanics—cited retirement as the reason (Table 3.60 and Figure 3.14).

Of black individuals not in the labor force, three in ten cited schooling or training as the reason they were not looking for work, while a quarter of all individuals cited this reason (Table 3.60). For black individuals, family responsibilities/childcare was not a widespread reason: only 9 percent cited this, compared to 14 percent of all individuals.

For Puerto Ricans, ill health or physical disability was a pervasive reason: an overwhelming 30 percent cited this as their reason for not working or looking for work, while only 15 percent of all individuals cited it. A fifth of non-Puerto Rican Hispanics cited family responsibilities or childcare, compared to 15 percent of all individuals (Table 3.60).

Table 3.60
Reasons Given by Individuals Aged 16 and Over
for Not Looking for Work by Race/Ethnicity
New York City 2005

Reason Given	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non- Puerto Rican Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Can't Find Work ^a	2.7%	1.4%	4.1%	3.4%	3.5%	2.6%	**
Ill Health, Physical Disability	14.5%	10.4%	15.2%	30.2%	16.5%	7.7%	**
Family Responsibilities or Cannot Arrange Child Care	14.4%	13.2%	9.0%	10.0%	20.6%	25.6%	**
In School or Other Training	25.2%	19.3%	31.0%	22.4%	28.2%	31.6%	34.3%
Retired	36.9%	50.4%	35.0%	26.4%	21.3%	26.2%	31.2%
Other Reasons/Don't Know	6.4%	5.3%	5.6%	7.7%	9.8%	6.4%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a This category includes the following reasons: 1) believes no work available in line of work or area; 2) could not find any work; 3) lacks necessary schooling, training, skills, or experience; and 4) employers think too young or too old.

** Too few individuals to report.

At the same time, close to three-fifths of Asians cited family responsibilities, including childcare (26 percent) or going to school/getting training (31 percent), substantially larger proportions than those of all individuals not in the labor force who cited such reasons (Table 3.60). Ill health/physical disability was not a major reason preventing Asians from participating in the labor force: only 8 percent cited this reason. The comparatively higher proportions among Asians (32 percent), blacks (31 percent), and non-Puerto Rican Hispanics (28 percent) citing schooling or other training as their reason for not currently being in the labor force may bode well for their participation in the labor force in the near future.

Labor Force Participation and Educational Attainment

The 2005 HVS data on labor-force participation rates and educational attainment support the positive relationship between the two—that is, of individuals aged 25-54, the higher the level of educational attainment, the higher the labor-force participation rate. Specifically, for individuals in this economically active age group who did not finish high school, the labor-force participation rate was only 67.7 percent (Table 3.61). However, the rate rose progressively to 79.0 percent for those who had finished at least high school, to 81.0 percent for those who had finished some college work, and to 88.6 percent for those who had at least graduated from college. Except for Asians, the progressively upward pattern of the labor force participation rate corresponding to the level of educational attainment holds for each racial and ethnic group.

Table 3.61
Labor Force Participation Rates of Individuals Aged 25-54
by Race/Ethnicity and by Educational Attainment
New York City 2005

Race/Ethnicity	Educational Attainment				
	All	Less than 12 Years	High School Graduate	13-15 Years	At Least College Graduate
All	81.2%	67.7%	79.0%	81.0%	88.6%
White	84.3%	59.6%	75.9%	79.4%	90.4%
Black/African American	80.4%	65.2%	80.7%	82.4%	87.9%
Puerto Rican	71.0%	46.7%	73.8%	79.5%	88.0%
Non-Puerto Rican Hispanic	82.2%	76.5%	83.1%	85.6%	86.9%
Asian	79.8%	74.9%	80.2%	76.0%	83.0%
Other	82.0%	*	74.2%	77.0%	92.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Too few individuals to report.

For economically active Puerto Ricans, whose overall labor-force participation rate was only 71.0 percent, the upward pattern of the participation rate was much more vivid: from 46.7 percent for those who did not finish high school, to 73.8 percent for high school graduates, to 79.5 percent for those who had finished some college work, to 88.0 percent for those who had graduated at least from college (Table 3.61). It is important to note that labor force participation rates for Puerto Ricans who had at least

graduated from high school, particularly those who had done some college work or beyond, were equivalent to the rates for whites with the same higher levels of educational attainment. For some reason, for Asians with some college work, the rate was 4.2 percentage points lower than the rate for those who had finished high school. In short, the level of an individual's educational attainment is a critically powerful determinant of employability.

Unemployment Rates in New York City

Changes in Unemployment Rates

According to the 2005 HVS, the overall unemployment rate for the City as a whole was 6.3 percent, a 2.4-percentage-point decrease from 2002 (Table 3.62). The rate decreased in every borough, although the decrease occurred in varying degrees. The rates in the Bronx and Brooklyn were 7.8 percent and 7.5 percent respectively. The 2005 rate in the Bronx was still the highest of all the boroughs, even after a steep decline of 4.9 percentage points from 2002, about twice the rate of decrease for the City as a whole. The 2005 rate in Brooklyn was a 1.6-percentage-point decrease from 2002.

Table 3.62
Unemployment Rates^b of Individuals 16 Years and Over
by Tenure and by Borough
New York City 2002 and 2005

Borough	Tenure					
	All		Renters		Owners	
	2002	2005	2002	2005	2002	2005
All	8.7%	6.3%	10.0%	7.5%	6.1%	4.0%
Bronx ^a	12.7%	7.8%	13.9%	8.8%	8.6%	4.7%
Brooklyn	9.1%	7.5%	10.6%	8.3%	5.8%	5.6%
Manhattan ^a	7.6%	5.7%	8.0%	6.7%	5.9%	2.3%
Queens	7.4%	5.3%	8.4%	6.7%	6.1%	3.7%
Staten Island	6.8%	4.4%	10.8%	7.4%	5.1%	3.3%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

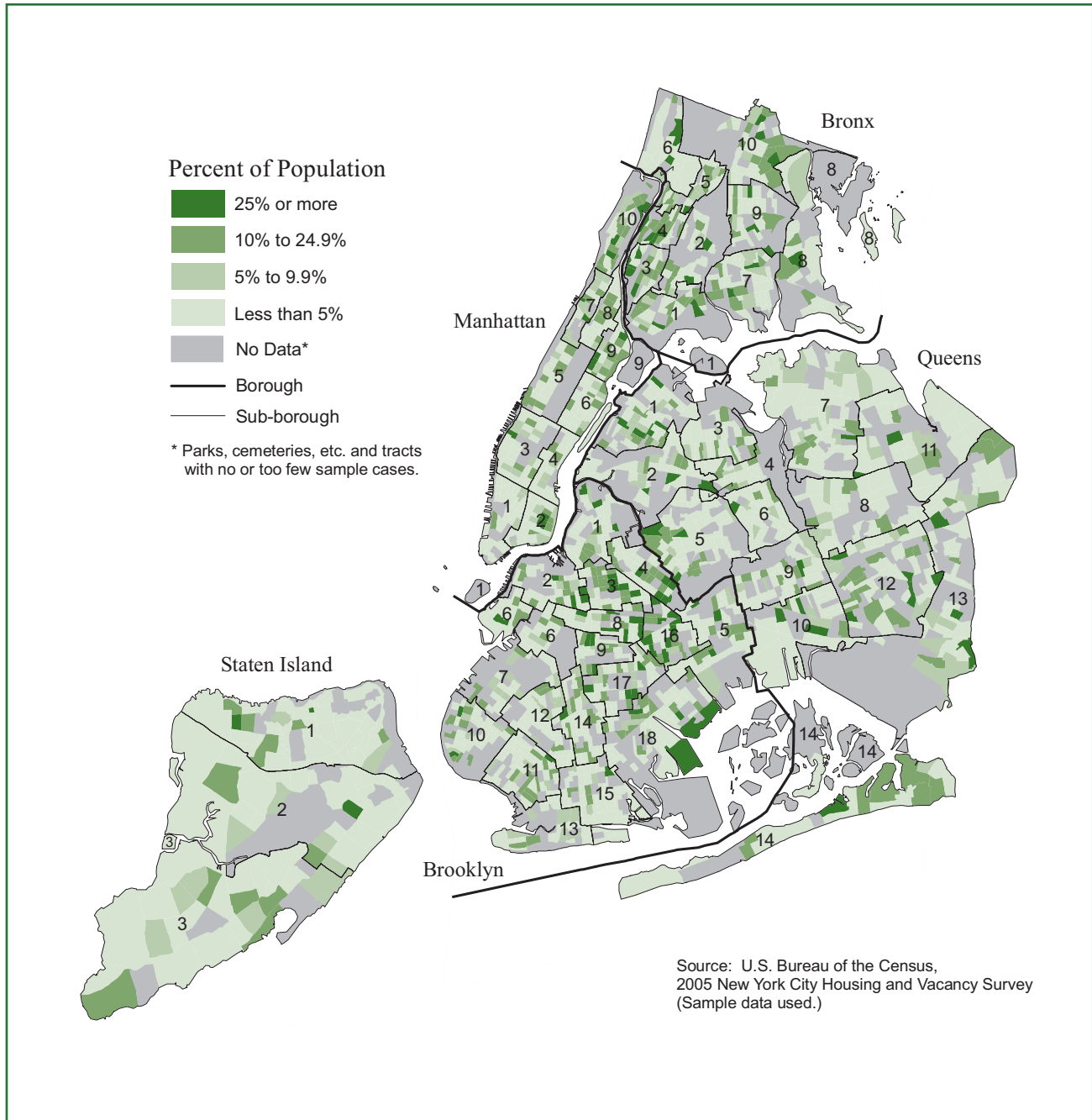
Notes:

a Marble Hill in the Bronx.

b A member of a surveyed household age 16 or over was classified as unemployed if he or she at the time of the survey, did no work during the previous week, and was either (i) on layoff from a job during the previous week or (ii) had looked for work during the previous four weeks. The estimated unemployment rate is the number of unemployed persons as a percent of the total labor force, which is the sum of unemployed persons and persons who worked during the previous week.

On the other hand, the unemployment rates in Manhattan and Queens were 5.7 percent and 5.3 percent respectively in 2005, lower than the city-wide rate and a 1.9-percentage-point and a 2.1-percentage point drop from their 2002 rates (Table 3.62). In Staten Island, the rate was 4.4 percent in 2005, the lowest of all the boroughs. The 2005 rate in Staten Island was a 2.4-percentage-point decrease in the three years. Not surprisingly, the geographic distribution of unemployment reflects the approximate distribution of low income in the City (Map 3.5).

Map 3.5
Percentage of Unemployed Individuals Age 16 to 64
New York City 2005



The unemployment rates also decreased for both renters and owners, by 2.5 percentage points to 7.5 percent and by 2.1 percentage points to 4.0 percent respectively in 2005 (Table 3.62).

As in all previous survey years since the HVS began collecting employment data in 1991, the unemployment rate for female individuals was higher than the rate for male or for all individuals: 6.9 percent versus 5.8 percent and 6.3 percent respectively in 2005 (Table 3.63).

Table 3.63
Unemployment Rates of Individuals 16 Years and Over by Gender
New York City 2002 and 2005

Gender	2002	2005
Both	8.7%	6.3%
Male	8.3%	5.8%
Female	9.1%	6.9%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Unemployment Rates by Race and Ethnicity

The unemployment rate for each major racial and ethnic group varied widely. The rates for blacks and Puerto Ricans were 9.9 percent and 9.8 percent respectively, 3.6 percentage points and 3.5 percentage points higher than the city-wide rate (Table 3.64). The rate for Puerto Ricans dropped sharply by 5.6 percentage points from 2002, while the rate for blacks declined by 1.6 percentage points. The rate for non-Puerto Rican Hispanics was 7.8 percent, 1.5 percentage points higher than the city-wide rate. Their rate decreased by 1.6 percentage points from three years earlier.

On the other hand, the rates for whites and Asians were 3.8 percent and 3.3 percent, 2.5 percentage points and 3.0 percentage points respectively lower than the city-wide rate in 2005 (Table 3.64). Their rates decreased by 1.9 percentage points and 4.1 percentage points respectively over the three-year period. The rate for Asians was the lowest in 2005.

The unemployment rate for younger individuals—those in the 16-24 age group—is always much higher than the city-wide rate and the rates for the other age groups, such as the 25-54 and 55-and-over age groups. In 2005, the unemployment rate for this youngest age group was 13.7 percent, more than double the rate for all individuals in the City (Table 3.64). The rates for young blacks and young Puerto Ricans were unparalleledly high: 23.0 percent and 21.8 percent respectively, almost twice the equivalent rate for all young individuals in the City in 2005.

Table 3.64
Unemployment Rates of Individuals Aged 16 Years and Over by Age Group
and by Race/Ethnicity
New York City 2002 and 2005

Race/Ethnicity	Age Group							
	All		16-24		25-54		55 & Over	
	2002	2005	2002	2005	2002	2005	2002	2005
All	8.7%	6.3%	16.6%	13.7%	8.1%	5.6%	5.7%	4.5%
White	5.7%	3.8%	9.9%	9.9%	5.4%	3.3%	5.1%	2.8%
Black	11.5%	9.9%	24.7%	23.0%	10.6%	8.9%	5.2%	5.2%
Puerto Rican	15.4%	9.8%	29.9%	21.8%	13.3%	8.4%	**	**
Non-Puerto Rican Hispanic	9.4%	7.8%	12.4%	8.8%	9.1%	7.4%	6.8%	9.1%
Asian	7.4%	3.3%	11.4%	**	7.0%	2.7%	7.2%*	6.2%*
Other	**	**	**	**	**	**	**	**

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

Unemployment Rates and Educational Attainment

The earlier analysis of the relationship between the labor-force participation rate and the level of educational attainment revealed that the better educated individuals were, the higher the labor-force participation rate (Table 3.61). This logic also holds for the relationship between the unemployment rate and the level of educational attainment: the better educated individuals are, the lower the unemployment rate. The unemployment rate for individuals aged 25-54 who did not finish high school was 10.2 percent (Table 3.65). The rate dropped progressively to 8.0 percent for those in this age group who graduated from high school. The rate plunged to 2.8 percent for those who had at least graduated from college.

The gradation of differentiated unemployment rates for different levels of educational attainment was most pronounced for blacks and Puerto Ricans. Among blacks and Puerto Ricans in the 25-54 age group, the unemployment rates for those who did not finish high school were disproportionately high: 16.7 percent and 17.5 percent respectively (Table 3.65). But the rate showed a progressively steep decline as the level of educational attainment improved. For those blacks and Puerto Ricans who had graduated from high school, the rates plummeted to 11.3 percent and 9.3 percent respectively. For those who had graduated at least from college, the rates were only 3.3 percent and a negligible percentage respectively (Figure 3.15).

Table 3.65
Unemployment Rates of Individuals Aged 25-54 by Race/Ethnicity
and by Level of Educational Attainment
New York City 2005

Race/Ethnicity	Educational Attainment				
	All	Less than 12 Years	High School Graduate	13-15 Years	At Least College Graduate
All	5.6%	10.2%	8.0%	5.3%	2.8%
White	3.3%	**	4.9%	4.2%	2.4%
Black/African American	8.9%	16.7%	11.3%	7.9%	3.3%
Puerto Rican	8.4%	17.5%	9.3%	5.0%*	**
Non-Puerto Rican Hispanic	7.4%	9.4%	8.4%	4.4%	5.9%
Asian	2.7%	**	5.0%	**	**
Other	**	**	**	**	**

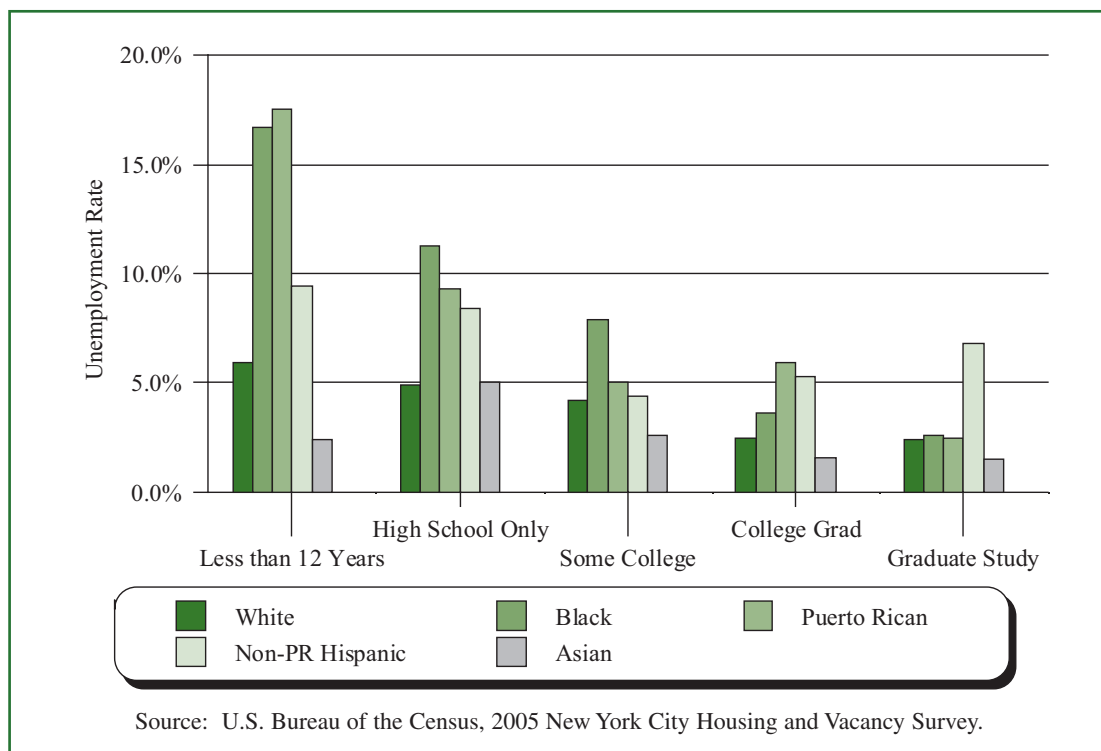
Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

Figure 3.15
Unemployment Rates by Race/Ethnicity by Level of Education
Individuals Age 25 - 54



Unemployment Rates by Occupational Categories

The unemployment rate for individuals 16 years old or older varied from one occupational category to another. In this report, data on occupational categories will be classified in the following ten groups, and terms in parentheses will be used to refer to each group by one simple term: (1) management, business, financial operations (**managers**); (2) professional-related (**professionals**); (3) service (**service**); (4) sales and related (**sales**); (5) office and administrative support (**administration**); (6) farming, forestry, and fishing (**farming**); (7) construction and extraction (**construction**); (8) installation, repairs, and maintenance (**maintenance**); (9) production (**production**); and (10) transportation and materials moving (**transportation**).

The above ten categories were first used for the Census 2000 and then were used for 2002 and 2005 HVSs. These classifications are different from those used for the 1999 and previous HVSs, which were initially developed for the 1990 census. Thus, the 2005 HVS classifications of occupational categories are not comparable with the categories used for the 1999 and previous HVSs; and, therefore, in this report no attempts will be made to compare the 2005 HVS data on occupations with data from the 1999 and previous HVSs. Since the number of persons employed in the farming category was too small to present, no employment issues by this category will be presented in this report.

The unemployment rates for the two highest-earnings categories, **managers** and **professionals**, were 3.4 percent and 3.2 percent respectively, 2.9 percentage points and 3.1 percentage points lower than the city-wide overall rate of 6.3 percent in 2005 (Table 3.66). The rate for the **sales** category, which was the third-highest earnings category, was 5.8 percent. The unemployment rate for the **service** category—which includes health aids, building cleaners, and waiters, and whose earnings were the lowest—was 5.5

Table 3.66
Unemployment Rates of Individuals Aged 16 Years and Over by Occupational Classification
New York City 2002 and 2005

Occupational Classification ^a	2002	2005
All	8.7%	6.3%
Management, Business, Financial Operations	5.2%	3.4%
Professional and Related	4.6%	3.2%
Service	7.6%	5.5%
Sales and Related	9.4%	5.8%
Office and Administrative Support	8.2%	7.0%
Farming, Forestry, and Fishing	*	*
Construction and Extraction	11.1%	6.9%
Installation, Repair, and Maintenance	7.7%	5.8%
Production	9.9%	8.3%
Transportation and Material Moving	7.7%	3.6%

Source: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Survey.

Note:

a U.S. Bureau of the Census, Census 2000, Occupation Classification System.

* Too few individuals to report.

Table 3.67
Unemployment Rates of Individuals Aged 16 and Over by Major Industry Group
New York City 2005

Major Industry Group ^a	Unemployment Rate	
	2002	2005
All	8.7%	6.3%
Manufacturing	10.0%	8.4%
Agriculture, Forestry, Fishing, Hunting, Mining	**	**
Construction	11.0%	7.1%
Trade	9.0%	6.7%
Transportation, Warehousing, Utilities	7.7%	3.1%
Information	10.9%	6.8%
Finance, Insurance, Real Estate, Rental Leasing “(FIRE)”	7.1%	3.7%
Professional, Scientific, Management, Administrative, Waste Management	9.2%	5.0%
Education, Health Care, Social Services	3.9%	3.9%
Arts, Entertainment, Recreation, Accommodation, Food Services	7.1%	6.0%
Other Services, Except Public Administration	8.1%	6.8%
Federal Government	4.0%*	3.3%*
State/Local Government	3.4%	2.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Industry Classification System.

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

percent, 0.8 percentage points lower than the city-wide overall rate (Tables 3.66 and 3.68). The rate for the **maintenance** category, whose earnings were lower than the city-wide average, was 5.8 percent, also lower than the city-wide rate. The rate for the **transportation** category, whose earnings were much lower than the city-wide average earnings, was 3.6 percent, 2.7 percentage points lower than the city-wide rate. However, the rates for the occupational categories of **production** and **construction** were 8.3 percent and 6.9 percent respectively, 2.0 percentage points and 0.6 percentage points higher than the city-wide rate.

Table 3.68
Distribution of Individuals Aged 16 and Over in the Labor Force by Race/Ethnicity
with Average Weekly Earnings by Occupational Classification
New York City 2005

Occupational Classification ^a	2004 Average Weekly Earnings ^b	Race/Ethnicity						
		All	White	Black/ African American	Puerto Rican	Non-Puerto Rican Hispanic	Asian	Other
All	\$1,021	100.0%	39.5%	22.1%	7.8%	17.9%	11.9%	0.7%
Management, Business, Financial Operations	\$1,750	100.0%	59.8%	15.0%	4.4%	8.0%	11.7%	1.1%
Professional and Related	\$1,407	100.0%	57.6%	17.3%	5.1%	8.1%	11.0%	1.0%
Service	\$579	100.0%	22.7%	27.3%	9.5%	28.3%	11.5%	0.8%
Sales and Related	\$1,076	100.0%	40.8%	19.4%	7.1%	16.1%	16.1%	*
Office and Administrative Support	\$770	100.0%	36.4%	28.5%	11.6%	14.1%	9.0%	*
Farming, Forestry, and Fishing	*	100.0%	*	*	*	*	*	*
Construction and Extraction	\$700	100.0%	36.4%	20.5%	6.6%	25.2%	11.2%	*
Installation, Repair, and Maintenance	\$860	100.0%	33.9%	24.7%	10.7%	21.7%	8.8%	*
Production	\$619	100.0%	21.1%	15.4%	7.9%	37.2%	18.1%	*
Transportation and Material Moving	\$704	100.0%	25.1%	26.8%	9.1%	23.0%	15.2%	*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Occupation Classification System.

b Individuals working at least 35 hours per week 50 weeks or more. Includes self-employment income.

* Too few individuals to report.

Unemployment Rates by Industrial Categories

Industrial categories will be classified in the following thirteen categories, and terms in parentheses will be used to refer to each category by one simple term, as follows: (1) manufacturing (**manufacturing**); (2) construction (**construction**); (3) trade (**trade**); (4) transportation, warehousing, and utilities (**transportation**); (5) information (**information**); (6) finance, insurance, and real estate (**FIRE**); (7) professional, scientific, management, administrative, and waste management (**management**); (8) education, health care, and social services (**social services**); (9) arts, entertainment, recreation, accommodation and food services (**entertainment**); (10) other services, except public administration (**other services**); (11) federal government (**federal government**); (12) state and local government (**state and local government**); and (13) agriculture, forestry, fishing, hunting, and mining (**farming**).

In discussing employment issues by industrial categories, data on farming will not be covered, since data on this category are too small to present. Also, similar to occupational categories, the above industrial categories were first used for the Census 2000 and were subsequently used for the 2002 and 2005 HVSs. Thus, no 2005 HVS data on industrial categories will be compared with data from the 1999 and previous HVSs in this report, since the 2002 and 2005 classifications are not comparable with those used in the 1999 and previous HVSs.

Similar to occupational categories, unemployment rates for the major industrial categories varied from one category to another. In 2005, the unemployment rates for the public and quasi-public sectors were the lowest. The rate for individuals aged 16 years or over in **state and local government** was a mere 2.7 percent, the lowest of any industry in 2005. The rate for those in **transportation** was 3.1 percent, the second lowest, while it was 3.3 percent for those in the **federal government**, the third lowest (Table 3.67). The rates for the categories of **FIRE** and education/social services were also much lower, 3.7 percent and 3.9 percent respectively, than the city-wide average rate of 6.3 percent in 2005. The rate for the category of **entertainment** was 6.0 percent, slightly lower than the city-wide average. Conversely, the unemployment rates for the following five industrial categories were all higher than the city-wide average: 8.4 percent for **manufacturing**; 7.1 percent for **construction**; 6.8 percent for **information**; 6.7 percent for **trade**; and 6.8 percent for **other services**.

Employment by Major Occupational Categories

As in the previous section, the presentation and discussion of data on occupational categories in this section will cover only City residents aged 16 years or over in the labor force. In 2004, the average weekly earnings for full-time employed individuals was \$1,021 (Table 3.68). (In this section, “full-time employed individuals” means individuals aged 16 years or over in the labor force who worked at least 35 hours a week for 50 or more weeks in 2004.)

Earnings by Occupational Categories

The average weekly earnings varied widely from one occupational category to another. Specifically, the highest average weekly earnings were \$1,750 for those in the **managerial** category, followed by \$1,407 for those in the **professional** category. The third-highest earnings category was **sales**, with average weekly earnings of \$1,076. The average earnings for the other occupational categories were all lower than the city-wide average earnings of \$1,021 (Table 3.68). The average earnings of the **service** category was \$579, the lowest category. The **production** category had average weekly earnings of \$619.

Employment by Race and Ethnicity by Occupational Categories

Of all individuals aged 16 years or over in the City who worked at least 35 hours a week for 50 or more weeks in 2004, 40 percent were white, while 22 percent were black, and 18 percent were non-Puerto Rican Hispanic. Asians were 12 percent, and Puerto Ricans were 8 percent (Table 3.68). Compared to this city-wide distribution, the proportion of those in the managerial category, the highest-earnings category, who were white was an overwhelming 60 percent. Consequently, the proportions of the other racial and ethnic groups in this category were much lower than their respective proportions of all individuals in the City, except for Asians, whose proportion in the category was 12 percent, the same as their proportion in the City. Racial and ethnic groups' proportional distributions in the second-highest earnings category, **professional**, very much resembled the pattern for the **managerial** category.

On the other hand, the distribution in the third-highest earnings category, **sales**, mirrored that of those individuals in the City as a whole, except that, in this category, there were somewhat fewer blacks and considerably more Asians (Table 3.68). The distributions in the three categories of **maintenance**, **administration**, and **transportation**, whose average earnings levels were fourth, fifth, and sixth respectively, and lower than the city-wide average, roughly mirrored that of those individuals in the City, except that all three categories have fewer whites and more blacks and non-Puerto Rican Hispanics. The **maintenance** and **administration** categories had fewer Asians.

The distribution in the two categories of **service** and **production**, whose average earnings levels were the lowest and second lowest, were quite uniquely disparate from that of all individuals in the City and from that in the two top-earning categories of managerial and professional (Table 3.68). Compared to the city-wide distribution, in these two categories there were disproportionately fewer whites and substantially more non-Puerto Rican Hispanics. In addition, in the **production** category, there were substantially more Asians. Also, in the **construction** category, there were more non-Puerto Rican Hispanics and fewer whites. As many non-Puerto Rican Hispanics and Asians were recent immigrants who did not have higher educational attainment gained in this country, they had jobs in the relatively lower-paying industries, such as **service**, **production**, **construction**, and **transportation**.

Employment by Occupational Distribution by Race and Ethnicity

The occupational distribution within each racial and ethnic group magnifies each racial and ethnic group's proportional concentration in certain occupational categories. In 2005, of individuals aged 16 years or over who were in the City's labor force, about a third were in one of the top two earnings categories of **managerial** (12 percent) or **professional** (22 percent), while a quarter were in either the **sales** category (10 percent) or the **administration** category (14 percent), which were the third- and fifth-highest-earnings categories (Table 3.69). Close to a quarter were in the **service** category (23 percent), which was in the bottom of the earnings categories. The remaining individuals were dispersed in small proportions, six percent or less, in the other categories.

Compared to the city-wide distribution, whites were highly concentrated in the top two earnings categories: one-half of whites had jobs in either the top category of **managerial** (18 percent) or the second-highest category of **professional** (32 percent) (Table 3.69). Another almost a quarter of whites were employed in the **sales** (10 percent) or **administration** (13 percent) categories. On the other hand, the proportion of whites who had jobs in the **service** category, which was the lowest earnings category, was 13 percent, a little more than half of the city-wide proportion in this category.

Table 3.69
Distribution of Individuals Aged 16 and Over in the Labor Force
by Occupational Classification by Race/Ethnicity
New York City 2005

Occupational ^a Classification	Race/Ethnicity						
	All	White	Black/ African American	Puerto Rican	Non- Puerto Rican Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Management, Business, Financial Operations	12.0%	18.0%	8.2%	6.9%	5.4%	11.7%	18.4%
Professional and Related	22.3%	32.2%	17.5%	14.7%	10.0%	20.5%	29.2%
Service	23.1%	13.2%	28.7%	28.4%	36.6%	22.3%	24.7%
Sales and Related	10.2%	10.4%	9.0%	9.3%	9.2%	13.7%	*
Office and Administrative Support	13.8%	12.6%	18.0%	20.7%	10.9%	10.4%	*
Farming, Forestry, and Fishing	*	*	*	*	*	*	*
Construction and Extraction	5.7%	5.2%	5.3%	4.8%	8.0%	5.3%	*
Installation, Repair, and Maintenance	2.7%	2.3%	3.1%	3.8%	3.3%	2.0%	*
Production	4.4%	2.3%	3.1%	4.4%	9.1%	6.6%	*
Transportation and Material Moving	5.8%	3.7%	7.1%	6.8%	7.5%	7.4%	*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Occupation Classification System.

* Too few individuals to report.

A relatively larger proportion of blacks had occupations in the following three categories: **service** (29 percent), **professional** (18 percent), and **administration** (18 percent) (Table 3.69). Puerto Ricans' distribution was similar to that of blacks, except that the proportions of Puerto Ricans who had occupations in the **managerial** or **professional** categories were a little smaller than those of blacks, while more of them had occupations in **administration**. Of non-Puerto Rican Hispanics, 37 percent, the largest proportion among all major racial and ethnic groups, had occupations in the **service** category, while 9 percent, again the largest proportion among all major racial and ethnic groups, had occupations in the **production** category, the second-lowest earnings category. The distribution of Asians very much resembled the city-wide distribution with the following exceptions: more Asians had occupations in the **sales**, **production**, and **transportation** categories, while fewer of them had occupations in the **professional** and **administration** categories.

Employment by Occupational Categories by Tenure

In 2005, renters' occupational pattern mirrored approximately the pattern of all individuals in the City, since renters were predominant in the City. However, owners' pattern was noticeably disparate from the city-wide pattern (Table 3.70). Compared to the city-wide pattern, more owners were employed in the top two earnings categories of **managerial** and **professional**, while fewer of them had jobs in the lower earnings category of **service**.

Table 3.70
Number and Distribution of Individuals Age 16 and Over in the Labor Force
by Occupational Classification by Tenure
New York City 2005

Occupational Classification ^a	All		Tenure	
	Number	Percent	Renters	Owners
All	3,984,126 ^b	100.0%	100.0%	100.0%
Management, Business, Financial Operations	471,621	12.0%	10.5%	14.7%
Professional and Related	875,294	22.3%	20.1%	26.2%
Service	909,276	23.1%	26.2%	17.6%
Sales and Related	399,983	10.2%	10.2%	10.1%
Office and Administrative Support	544,030	13.8%	13.4%	14.6%
Farming, Forestry, and Fishing	*	*	*	*
Construction and Extraction	222,409	5.7%	6.3%	4.4%
Installation, Repair, and Maintenance	106,868	2.7%	2.4%	3.3%
Production	171,613	4.4%	4.7%	3.8%
Transportation and Material Moving	229,905	5.8%	6.2%	5.2%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a U.S. Bureau of the Census, Census 2000, Occupation Classification System.

b Includes 50,706 in labor force who last worked before 2000 or never worked. These unemployed individuals are not assigned an occupational category and are not included in the distributions.

* Too few individuals to report.

Employment by Occupational Categories by Borough

Compared to the city-wide occupational distribution, more individuals in the Bronx were employed in the lower-paying **service** category, while fewer were employed in the higher-paying **managerial** and **professional** categories in 2005 (Table 3.71). The occupational distributions in Brooklyn very much mirrored the city-wide distribution. The distribution in Queens also resembled the city-wide distribution, with the following exceptions: in the borough, fewer individuals worked in the **professional** and **managerial** categories, while more worked in the **transportation** and **service** categories. In Manhattan, unparalleledly larger proportions of individuals worked in the two highest-paying occupations,

Table 3.71
Distribution of Individuals Aged 16 and Over in the Labor Force
by Occupational Classification by Borough
New York City 2005

Occupational Classification ^a	Borough					
	All	Bronx ^b	Brooklyn	Manhattan ^b	Queens	Staten Island
All	100.0% ^c	100.0%	100.0%	100.0%	100.0%	100.0%
Management, Business, Financial Operations	12.0%	7.2%	10.0%	20.3%	10.0%	10.7%
Professional and Related	22.3%	16.0%	21.3%	35.4%	16.5%	19.6%
Service	23.1%	30.2%	24.2%	15.7%	25.0%	20.4%
Sales and Related	10.2%	9.9%	9.0%	10.6%	11.0%	10.4%
Office and Administrative Support	13.8%	15.5%	13.9%	10.4%	14.8%	18.0%
Farming, Forestry, and Fishing	*	*	*	*	*	*
Construction and Extraction	5.7%	6.0%	6.8%	1.3%	7.3%	7.4%
Installation, Repair, and Maintenance	2.7%	3.3%	3.5%	1.3%	2.5%	3.8%
Production	4.4%	4.6%	4.7%	2.2%	5.7%	3.9%
Transportation and Material Moving	5.8%	7.3%	6.5%	2.6%	7.0%	5.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Occupation Classification System.

b Marble Hill in the Bronx.

c Excludes 50,706 individuals in labor force who last worked before 2000 or never worked. These unemployed individuals are not assigned an occupational category and are not included in the category distributions.

* Too few individuals to report.

managerial and **professional**, compared to the city-wide proportions. The distribution in Staten Island was similar to the city-wide pattern, except that in the borough more individuals worked in the **administration** category, while fewer worked in the **professional** and **service** categories.

Employment by Occupational Distribution by Educational Attainment

As the analysis of the relationship between the level of educational attainment and the labor-force participation rate or the unemployment rate suggests, an analysis of the relationship between the level of educational attainment and occupational distribution also corroborates the importance of higher educational attainment levels in getting jobs in higher-earning occupational categories. Of all individuals aged 16 years or older in the City's labor force in 2005, 15 percent had not graduated from high school,

while 26 percent had finished only high school. In the meantime, 20 percent had completed some college work, while 39 percent had graduated at least from college (Table 3.72). Compared to this general educational distribution of all individuals aged 16 years or older in the City's labor force, those individuals in the top two highest-earnings occupational categories of **managerial** and **professional** had significantly higher levels of educational attainment. Only 3 percent and 2 percent of individuals in these two categories respectively did not finish high school. At the same time, 68 percent and 78 percent respectively of individuals in these two categories had graduated at least from college.

The distribution of individuals by level of educational attainment within the **sales** category, which was the third-highest earnings category, very much resembled the city-wide distribution, except that, in the category, more individuals had done some college work or had graduated from college, while fewer had

Table 3.72
Distribution of Individuals Aged 16 and Over in the Labor Force
by Level of Educational Attainment by Occupational Classification
New York City 2005

Occupational Classification ^a	Educational Attainment					
	All	Less Than 12 Years	High School Graduate	13-15 Years	College Graduate	17 Years or More
All	100.0% ^b	14.6%	26.1%	20.0%	22.2%	17.0%
Management, Business, Financial Operations	100.0%	2.9%	12.6%	16.3%	38.9%	29.3%
Professional and Related	100.0%	1.6%	7.0%	13.9%	35.8%	41.7%
Service	100.0%	27.0%	36.4%	20.2%	11.0%	5.4%
Sales and Related	100.0%	15.2%	24.9%	23.2%	24.6%	12.2%
Office and Administrative Support	100.0%	6.9%	31.8%	32.8%	20.0%	8.5%
Farming, Forestry, and Fishing	100.0%	*	*	*	*	*
Construction and Extraction	100.0%	26.3%	44.2%	17.2%	9.2%	3.2%
Installation, Repair, and Maintenance	100.0%	16.1%	32.7%	27.4%	17.1%	6.5%
Production	100.0%	37.4%	37.2%	13.0%	9.2%	3.1%
Transportation and Material Moving	100.0%	23.6%	42.5%	18.8%	10.3%	4.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Occupation Classification System.

b Includes 50,706 individuals in labor force who last worked before 2000 or never worked. These unemployed individuals are not assigned an occupational category and are not included in the distributions.

* Too few individuals to report.

any post-college education. In the meantime, in the **administration** and **maintenance** categories, whose earnings were lower than the city-wide average, considerably more individuals had finished high school or some college-level work (Table 3.72). On the other hand, in the following lower-paying occupational categories—**production**, **construction**, **service**, and **transportation**—substantially larger proportions of individuals had disproportionately lower levels of educational attainment. In the **production** category, 37 percent of individuals did not finish high school.

Employment by Major Industrial Groups

In 2005, **education**, the largest industry in the City, employed 17 percent of the employed individuals in the City, or 627,000 people (Table 3.73). The second-largest industry, **government** (federal, state, and local governments) employed 15 percent of the City’s employed individuals, or 557,000 people. **Management**, the third-largest industry, employed 12 percent of the City’s workers, or 456,000 people. Three in ten of the City’s workers were employed in the following fourth-, fifth-, and sixth-largest industries in the City: **trade** (11 percent or 427,000 people); **entertainment** (10 percent or 378,000

Table 3.73
Number and Distribution of Employed Individuals Aged 16 and Over
by Major Industry Group
New York City 2005

Major Industry Group ^a	Number	Percent
All	3,733,056	100.0%
Manufacturing	179,463	4.8%
Agriculture, Forestry, Fishing, Hunting, Mining	*	*
Construction	229,143	6.1%
Trade	426,851	11.4%
Transportation, Warehousing, Utilities	167,276	4.5%
Information	128,326	3.4%
Finance, Insurance, Real Estate, Rental Leasing “(FIRE)”	363,033	9.7%
Professional, Scientific, Management, Administrative, Waste Management	455,653	12.2%
Education, Health Care, Social Services	626,619	16.8%
Arts, Entertainment, Recreation, Accommodation, Food Services	378,004	10.1%
Other Services, Except Public Administration	219,340	5.9%
Federal Government	82,917	2.2%
State/Local Government	474,270	12.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Industry Classification System.

The Census Bureau allocated labor force status and major industrial group where it was not reported.

* Too few individuals to report.

people), and **FIRE** (10 percent or 363,000 people). **Construction**, the seventh-largest industry, employed 6 percent of the City's workers, or 229,000 people, while **other services**, the eighth-largest industry, employed 6 percent of the City's workers, or 219,000 people. The ninth- and tenth-largest industries, **manufacturing** and **transportation**, each employed 5 percent of the City's workers, or 179,000 and 167,000 people respectively. **Information**, the eleventh-largest industry, employed 3 percent of the City's workers, or 128,000 people.

Together, government and service-oriented industries, discussed above, employed 85 percent of the workers in the City, or 3,155,000 New Yorkers (Table 3.73). The remaining 15 percent of the City's workers, 576,000 people, were employed in either **manufacturing**, **construction**, or **transportation**.²⁴

Employment by Industrial Groups by Race and Ethnicity

Compared to the overall employment patterns by industry groups, the proportions of whites employed in the categories of **management** (16 percent), **FIRE** (13 percent), and **information** (6 percent) were higher, while their proportions in **trade** (9 percent), **transportation** (3 percent), and **other services** (5 percent) were lower (Table 3.74). A disproportionately large proportion of blacks had jobs in **government**, particularly state/local government (20 percent), and education (21 percent). On the other hand, relatively smaller proportions of blacks worked in **FIRE** (7 percent), **management** (10 percent), and **entertainment** (6 percent). The employment pattern of Puerto Ricans by industrial category mirrored the overall pattern, except that a considerably larger proportion of Puerto Ricans had jobs in **government**, particularly in state/local government, (19 percent) and **trade** (13 percent), while fewer worked in **entertainment** (7 percent) and **management** (10 percent).

The employment pattern by industrial category for non-Puerto Rican Hispanics was significantly different from the overall pattern as well as from the patterns of other racial and ethnic groups. Compared to the city-wide employment pattern by industry categories, more non-Puerto Rican Hispanics worked in **manufacturing** (9 percent), **construction** (9 percent), and **trade** (14 percent) (Table 3.74). Considerably more also worked in **entertainment** (16 percent) and **other services** (9 percent). On the other hand, fewer non-Puerto Rican Hispanics worked in **FIRE** (6 percent), **information** (2 percent), and **government** (9 percent). They also worked less frequently in **education** (14 percent) and **management** (9 percent).

As was the case for non-Puerto Rican Hispanics, more Asians worked in **manufacturing** (7 percent), **trade** (16 percent), and **entertainment** (14 percent). More of them also worked in **transportation** (7 percent). On the other hand, as was the case for non-Puerto Rican Hispanics, substantially fewer Asians worked in state/local **government** (8 percent), **education** (14 percent), **management** (10 percent), and **information** (2 percent) (Table 3.74).

Industrial Distribution and Educational Attainment

As was the case for occupational categories, the pattern of educational attainment of the City's resident workers for each industry varied distinctively from one industry to another. Compared to the city-wide pattern, City individuals employed in the **information** industry had the highest level of educational attainment: close to two-thirds had at least a college degree (Table 3.75). More than half of those in **management** and **FIRE** were also at least college graduates. On the other hand, City residents employed in **manufacturing** and **construction** had the lowest level of educational attainment. Three-fifths of these individuals had finished only high school or less. Three in ten of those in the **manufacturing** industry had

24 Most of the few people employed in agriculture worked in landscaping.

Table 3.74
Distribution of Individuals Aged 16 and Over in the Labor Force
by Major Industrial Group by Race/Ethnicity
New York City 2005

Major Industrial Group ^a	Race/Ethnicity						
	All	White	Black	Puerto Rican	Non-Puerto Rican Hispanic	Asian	Other
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Manufacturing	5.0%	4.0%	2.4%	5.1%	8.5%	7.4%	**
Agriculture, Forestry, Fishing, Hunting, Mining	**	**	**	**	**	**	**
Construction	6.3%	6.0%	5.6%	4.5%	9.0%	5.7%	**
Trade	11.6%	9.2%	11.1%	13.3%	14.4%	15.9%	**
Transportation, Warehousing, Utilities	4.4%	2.9%	5.9%	3.9%	4.7%	6.5%	**
Information	3.5%	5.6%	2.6%	2.6%	1.6%	1.6%	**
Finance, Insurance, Real Estate, Rental Leasing “(FIRE)”	9.6%	13.0%	6.7%	9.8%	5.6%	8.9%	15.2%
Professional, Scientific, Management, Administrative, Waste Management	12.2%	16.3%	9.5%	9.6%	9.0%	9.8%	12.9%*
Education, Health Care, Social Services	16.6%	16.3%	21.1%	16.2%	13.6%	13.9%	17.6%
Arts, Entertainment, Recreation, Accommodation, Food Services	10.2%	9.4%	6.1%	7.3%	15.7%	14.1%	**
Other Services, except Public Administration	6.0%	4.6%	6.4%	5.2%	8.8%	6.2%	**
Federal Government	2.2%	1.8%	3.0%	3.4%	1.4%	2.3%	**
State/Local Government	12.4%	10.8%	19.5%	19.0%	7.6%	7.6%	12.7%*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

a U.S. Bureau of the Census, Census 2000, Industry Classification System.

The Census Bureau allocated labor force status and major industrial group where it was not reported.

not finished high school. City residents employed in **transportation** and **other services** also had lower educational attainment levels: over half had finished high school or less. A little more than half of those in **entertainment** or **trade** had only finished high school or less.

In short, New York City is a maturing service-oriented economy in terms of the numbers of New Yorkers employed in each occupational and industrial category. A predominant majority of the City’s residents were employed in non-production occupational categories in 2005. Most occupational and industrial

categories whose average earnings were higher than the city-wide average were knowledge-oriented service industries, which required higher educational attainment or specialized knowledge or skills.

Since the real incomes of New Yorkers decreased considerably from 2001 through 2004, their level of affordability in the City's very inflationary housing market dropped, as discussed in Chapter 6, "Variations in Rent Expenditure." Improvement in City residents' educational attainment is critically important, not only for the City's economy, but also for sustaining New Yorkers' ability to afford housing in particular. Under these circumstances, it is very encouraging to find that New Yorkers' educational attainment has steadily improved in recent years, as Chapter 2, "Residential Population and Households," found.

Table 3.75
Distribution of Individuals Aged 16 and Over in the Labor Force
by Level of Educational Attainment by Major Industrial Group
New York City 2005

Major Industrial Group ^a	Level of Educational Attainment					
	All	Less Than 12 Years	High School Graduate	13-15 Years	College Graduate	17 Years or More
All ^b	100.0%	14.6%	26.1%	20.0%	22.2%	17.0%
Manufacturing	100.0%	29.3%	31.5%	14.7%	15.0%	9.4%
Agriculture, Forestry, Fishing, Hunting, Mining	100.0%	**	**	**	**	**
Construction	100.0%	25.5%	38.9%	19.2%	11.2%	5.3%
Trade	100.0%	18.8%	33.0%	22.8%	17.7%	7.6%
Transportation, Warehousing, Utilities	100.0%	17.2%	38.7%	22.6%	15.2%	6.3%
Information	100.0%	**	13.2%	20.1%	43.0%	21.8%
Finance, Insurance, Real Estate, Rental Leasing “(FIRE)”	100.0%	5.6%	18.9%	21.3%	32.4%	21.8%
Professional, Scientific, Management, Administrative, Waste Management	100.0%	8.4%	19.6%	16.6%	29.5%	26.0%
Education, Health Care, Social Services	100.0%	10.7%	22.4%	19.8%	23.3%	23.8%
Arts, Entertainment, Recreation, Accommodation, Food Services	100.0%	26.1%	26.8%	16.6%	19.0%	11.5%
Other Services, except Public Administration	100.0%	22.3%	34.3%	18.0%	16.1%	9.3%
Federal Government	100.0%	4.5%*	25.0%	26.9%	25.4%	18.1%
State/Local Government	100.0%	6.9%	21.4%	24.2%	22.1%	25.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a U.S. Bureau of the Census, Census 2000, Industry Classification System.

The Census Bureau allocated labor force status and major industrial group where it was not reported.

b Includes 50,706 individuals in labor force who last worked before 2000 or never worked. These unemployed individuals are not assigned an industrial category and are not included in the category distributions.

* Since the number of individuals is small, interpret with caution.

** Too few individuals to report.

4

The Housing Supply

Introduction

This chapter opens with a discussion of the number and composition of housing units in New York City in terms of two tenure categories (rental units and owner units) and occupancy. In addition, the chapter discusses a third category of housing units comprised of vacant units not available for sale or rent for various reasons that cannot be classified by tenure and occupancy.

In the first part of the chapter, temporal net changes and comparisons of the number of housing units in each of the above three categories of housing stock in the City as a whole over the years will be discussed.

The chapter will then cover components of inventory change. Inventory change is the net result of gross additions and losses in the various components of the inventory, and net changes in the inventory over time are cumulative consequences of different gross changes in different components of the inventory.

In the next part of the chapter, the change in the total inventory will be discussed by tenure, occupancy, location, building structure class, building size, and unit size. Additionally, the change in the rental housing inventory will be analyzed by rent-regulation status. Then, the change in the housing inventory for both rental and owner units in cooperatives and condominiums will be analyzed in detail.

Next, the owner housing inventory will be discussed by the following additional issues not covered in the analysis of the total housing inventory: changes in the ownership rate, owner units by year of home purchase, and owner units by estimated current value and purchase price.

The last portion of the chapter will present and analyze data on housing units accessible to physically disabled persons.

Size of the Housing Inventory

A detailed analysis of gross changes in the inventory, the numbers and characteristics of housing units added to and removed from the inventory, will provide insight into the causes and/or sources of net increases or decreases in the housing inventory. It will also add to an understanding of how the City's housing market and public policies have adjusted to or caused changes in the supply of and demand and need for housing services.

The 2005 HVS reports that the number of housing units¹ in New York City was 3,261,000 in 2005 (Table 4.1), the largest housing stock in the forty-year period since the first HVS was conducted in 1965. The housing inventory increased by 52,000 units between 2002 and 2005. This is the largest increase between two survey years since the 1991 to 1993 change.²

Table 4.1
Size and Composition of the Housing Inventory by Tenure,
Occupancy Status, and Availability
New York City, Selected Years 1991-2005

Inventory	1991	1993	1996	1999	2002		2005	
	Percent	Percent	Percent	Percent	Number	Percent	Number	Percent
Total Housing Units	100.0%	100.0%	100.0%	100.0%	3,208,587	100.0%	3,260,856	100.0%
Total Rental Units	68.0%	68.5%	67.7%	66.4%	2,084,769	65.0%	2,092,363	64.2%
Renter-Occupied	65.5%	66.2%	65.0%	64.3%	2,023,504	63.1%	2,027,626	62.2%
Vacant for Rent	2.6%	2.4%	2.7%	2.1%	61,265	1.9%	64,737	2.0%
Total Owner Units	28.8%	27.7%	28.6%	30.7%	997,003	31.1%	1,031,780	31.6%
Owner-Occupied	27.8%	27.0%	27.8%	30.1%	981,814	30.6%	1,010,370	31.0%
Vacant for Sale	1.0%	0.7%	0.8%	0.6%	15,189	0.5%	21,410	0.7%
Total Vacant Units Not Available for Sale or Rent	3.2%	3.7%	3.7%	2.9%	126,816	4.0%	136,712	4.2%

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

1 For the 2002 and 2005 HVSs, applying the definition used for Census 2000, the Census Bureau defined a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters. "Separate living quarters" are those in which the occupants live separately from any other individuals in the building and have direct access from outside the building or through a common hall. Thus, the requirement for "eating separately," which the Census Bureau applied for the 1999 and previous HVSs was eliminated for the 2002 and 2005 HVSs. According to the Census Bureau, this change captured a relatively small number of additional units in the City.

"Direct access" refers to: (1) an entrance into the unit directly from outside the structure, or (2) an entrance into the unit from a common or public hall, lobby, or vestibule that is within the structure and is used by the occupants of more than one unit. This means that the hall, lobby, or vestibule is not part of any unit; it must be clearly separate from all individual units in the structure. A unit does not have direct access if the only entrance to it is through a room or hallway of another unit. (These criteria for "direct access" are from the U.S. Bureau of the Census's Field Representative's Manual for the 2002 New York City Housing and Vacancy Survey.)

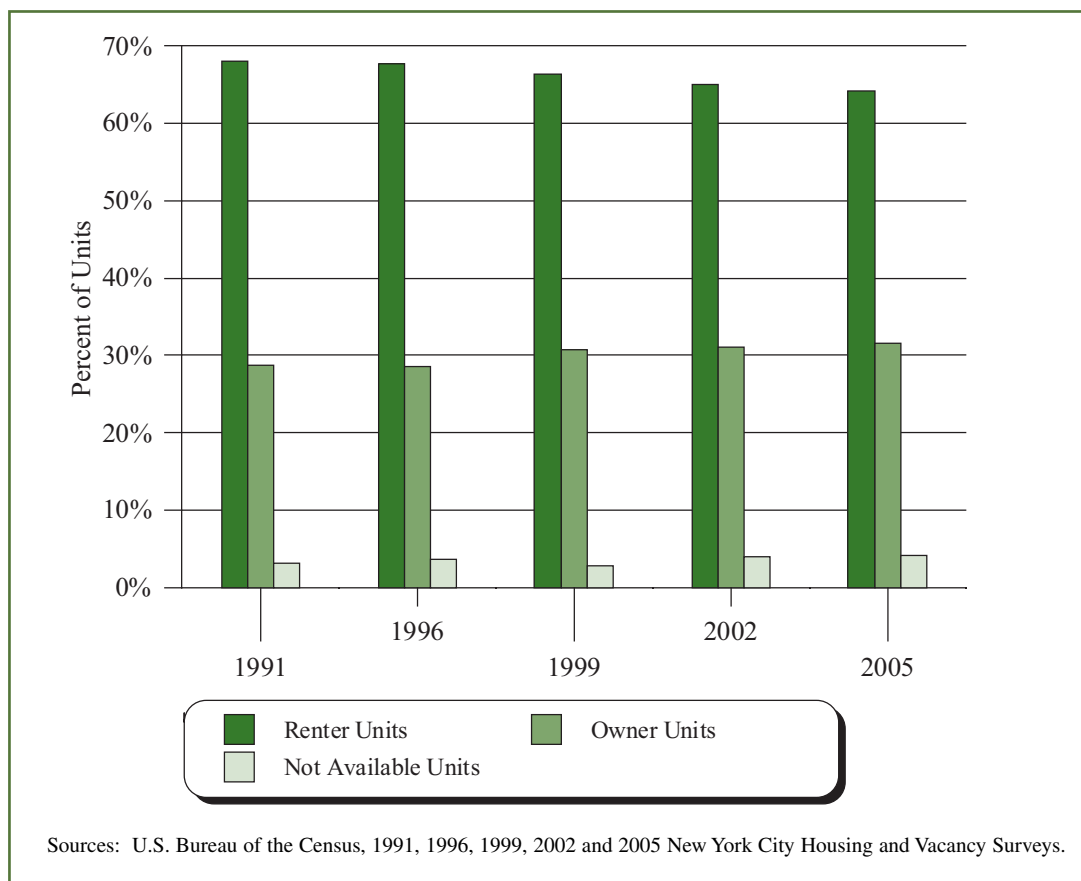
For vacant units, the criteria of separateness and direct access are applied to the intended occupants. Transient hotels, lodging houses, institutions, and other large group quarters not meeting the definition of a housing unit are not included in the survey sample. Also excluded are housing units in "special places," such as regular units on the grounds of institutions or military installations.

2 U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002, and 2005 New York City Housing and Vacancy Surveys.

A review of the 2002 and 2005 HVS data on the number and composition of housing units by tenure and occupancy magnifies the fact that the net increase of 52,000 housing units in the City in the three-year period was largely the net result of an increase in the total number of units in the owner sector (Table 4.1). During the three-year period, the total number of owner units, occupied and vacant together, grew markedly by 35,000, or by 3.5 percent. During the same period, the number of units that were vacant and not available for sale or rent increased by 10,000, or by 7.8 percent.

However, rental units still accounted for the preponderant majority of the overall housing stock in the City. Of all 3,261,000 housing units in the City in 2005, 64.2 percent were rental units and 31.6 percent were owner units, while the remaining 4.2 percent were vacant units that were unavailable for sale or rent (Figure 4.1).

Figure 4.1
Percent of Housing Units by Tenure and Availability
New York City, Selected Years 1991-2005



In the City, the number of rental units and owner units can change without new rental or owner units being created. Specifically, the number of rental units in cooperative and/or condominium buildings and other owner units oscillates from rental to owner and vice versa, reflecting changes in supply and demand in the rental housing market or owner housing market situations, as witnessed by the fact that the number of rental units in cooperatives and condominiums has changed considerably in recent years. This dynamic situation in the City will be elaborated on later, when rental and owner housing units in cooperatives and condominiums are discussed.

Components of Inventory Change

As the previous section reports, the net housing inventory increased by 52,000 units during the three-year period between 2002 and 2005. The housing inventory in the City is diverse in its sources of change. The net increase in the total number of housing units is the outcome of variations between gross additions to and gross losses from each component of the inventory over the period between the two survey years. Thus, by observing gross changes in each of the components of the inventory, we can gain important insights into how changes in each of the components result in the net change and in the total number of housing units in the City.

The components of inventory change are of two categories: first, **additions** to the stock through units newly constructed or gut-rehabilitated, conversions from non-residential to residential use, returned losses (previously lost units that have returned to the active housing inventory), and conversions within the residential sector (such as larger units that have been broken up into smaller units); and, second, **gross losses** from the stock through merging smaller units into larger ones, conversion of residential units to non-residential use, demolition, condemnation, boarded-up/burned-out units, and other losses through market and non-market mechanisms.

Additions to the Housing Inventory

Over the three years between 2002 and 2005, 125,000 housing units were added to the inventory (Table 4.2). Yearly gross additions were about 42,000 for the period. About half of the additions for the three-year period came from returned losses (63,000 units), while 35 percent came from newly constructed units (44,000 units) (Table 4.2). At the same time, 14 percent came from other additions (18,000 units). According to the Census Bureau, the term “other additions” identifies units that were not in the housing inventory at the time of Census 2000, from which most of the sample for the 2002 HVS was drawn, but were added between 2002 and 2005 by means not measured by the sampling of new construction and conversions through certificates of occupancy.³ This includes the decoupling of larger units into smaller ones, by which units are added to the inventory, and the gut-rehabilitation of buildings that results in more units than were there before. It also reflects changes made to the methodology used to develop “control” estimates used in the weighting of the 2005 and earlier HVSs. These estimates are developed independently of the survey and are used to control for under- or over-coverage of housing units in the survey.

Newly Constructed Units (Provided by the 2005 HVS)

According to the 2005 HVS, 44,000 units were constructed in New York City between 2002 and 2005 (Table 4.2). This is the largest number of units constructed in the three years between any two HVS surveys since 1981.

In the 2005 HVS, new units constructed between December 2001 and September 2004 were included, since the 2002 HVS included all new units constructed between January 2000 and November 2001, and the 2005 HVS included newly constructed units that had received official approvals of occupancy and

³ Conversions were not sampled in the 2005 HVS, since these records were not available to the Census Bureau. It is possible that part of the count of “other additions” are conversions that were picked up in the Census Bureau field operations designed to identify new units.

Table 4.2
Components of Inventory Change
New York City 1984-1987, 1993-1996, 1996-1999 and 2002-2005

Components of Change^a	1984-1987^e	1993-1996^e	1996-1999^e	2002-2005^e
Actual inventory at beginning of the period	2,803,000	2,977,000	2,995,000	3,209,000
Gross Additions to the Stock:	+79,000	+54,000	+87,000	+125,000
New construction	27,000	16,000	21,000	+44,000
Conversions (from non-residential to residential use and within the residential sector)	9,000	7,000	5,000	-- ^f
Returning losses	43,000	30,000 ^b	34,000 ^b	+63,000 ^c
Other Additions ^d	--	1,000	27,000	+18,000
Gross Losses from the Stock:	-41,000	-36,000	-43,000	-73,000
Actual Inventory at end of period	2,840,000	2,995,000	3,039,000	3,261,000
Net Change:	+37,000	+18,000	+44,000	+52,000

Sources: Data from U.S. Bureau of the Census, 1987, 1993, 1996, 1999, 2002, and 2005 New York City Housing and Vacancy Surveys.

Notes:

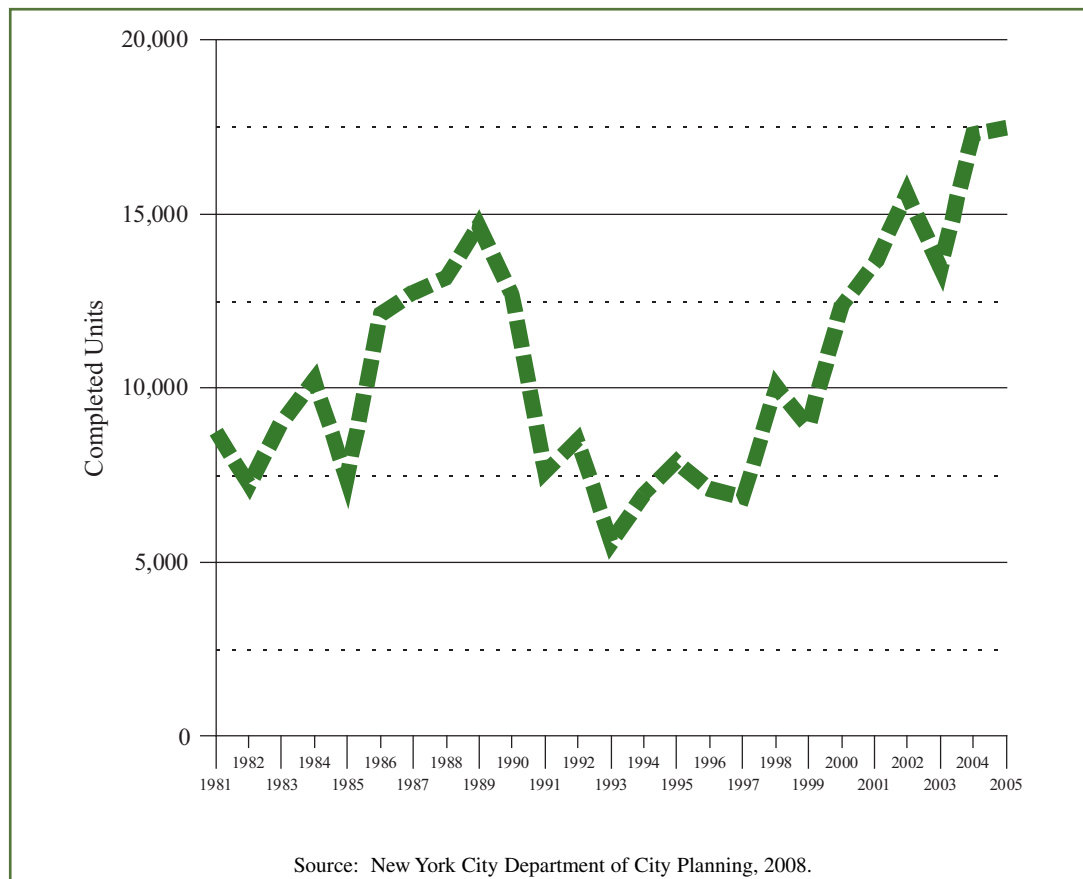
- a Because the 1991 and 2002 HVSs used new samples based on the 1990 and 2000 censuses respectively, it was not possible to identify new losses for the period between 1987 and 1991 and 1999 and 2002.
- b This number only includes units that were in the 1990 decennial census and were lost and returned to the inventory since the census. It does not include units lost prior to 1990 that were returned after the census.
- c Units included in the 2000 census from which the sample for the 2002 HVS was drawn that were lost between 2000 and 2002, and then returned to the inventory by 2005.
- d Other additions identifies units that were not in the housing inventory at the time of the 1990 and 2000 decennial censuses but were added by means not measured by new construction or conversions. This would include the decoupling of units in which units are added to the inventory and the rehabilitation of buildings, which results in more units than were there before. It also reflects changes made to the methodology used to develop "control" estimates in the weighting of the 1993, 1996, 1999, 2002 and 2005 surveys. These estimates are developed independently of the survey and are used to control for under or over coverage of housing units in the survey.
- e Numbers may not add up to the total due to rounding.
- f Conversions were not sampled in the 2005 HVS since these records were not available to the Census Bureau. It is possible that some of the count of Other Additions are conversions picked up in Census Bureau field operations designed to identify new units.

were covered in the City files as of September 2004.⁴ Thus, the number of newly constructed units the 2005 HVS reports is the number for the period of 34 months between December 2001 and September 2004.

Newly Constructed Units (Provided by New York City's Department of City Planning)

The City's Department of City Planning publishes a report on the data on newly constructed units for the City as a whole and for each of the five boroughs by year. In order to understand better the number of and changes in newly constructed units in the City and in each of the five boroughs in recent years, it is important to review these official data on newly constructed units that have received a final Certificate of Occupancy (C of O) or a building permit with final sign-off, owners of which are, thus, permitted to sell or rent out the unit (Figure 4.2).

Figure 4.2
New Housing Completions
New York City 1981- 2005



4 Since the Census Bureau had to update the sample for the 2005 HVS in November 2004, the list of newly constructed units submitted to the Census Bureau covered newly constructed units with official approvals for occupancy that were covered in the City's Department of City Planning files as of September 2004. Newly constructed units that received official approvals of occupancy after that date will be covered in the 2008 HVS.

According to data on newly constructed units provided by the City's Department of City Planning, the number of newly constructed units in the City was 63,943 units, or 15,986 per year in 48 months, the four-year period between 2002 and 2005, the highest number since the late 1980s (Table 4.3). Particularly, in 2004 and 2005 the total number of newly constructed units in the City for each year were 17,300 and 17,468 respectively, the largest numbers of newly constructed units in the City in any year in the more than twenty years since 1981. The yearly average number of newly constructed units between 2004 and 2005 was 17,384 units, which is 2.1 times the yearly average number between 1996 and 1999 and 1.3 times the equivalent number of such units between 2000 and 2003.

Particularly, in Brooklyn the number of newly constructed units in 2005 was 4,567 units, more than 1.7 times the equivalent numbers in any of the previous five years. In Manhattan, the yearly average number of newly constructed units between 2000 and 2005 was 5,501, more than double the equivalent number between 1991 and 1999 (Table 4.3).

During the period of time between the 2002 and 2005 HVSs (July 1, 2002 – June 30, 2005), HPD created 10,389 affordable units through new construction and gut-rehabilitation programs. Also, 25,043 units were constructed through HPD's tax incentive programs (421A and 421B). Altogether, some 35,432 units were created with HPD's assistance. In other words, more than seven out of ten of the 47,372 new units created through rehabilitation or new construction in the City over this period of time were added with HPD's assistance (Table 4.3).⁵

Units Lost between 2000 and 2002 and Returned to the Housing Inventory between 2002 and 2005 (Census 2000-Based Sample)

For many years in New York City, the change in the size of the housing supply has been significantly determined by the level of new housing losses and the level of returned losses, rather than by the level of newly constructed units alone (Table 4.2).

Since the 1975-1978 period, when the HVS for the first time provided data on returning losses (previously lost units that have returned to the inventory through gut-rehabilitation or changes in use or physical characteristics), returning losses have accounted for the largest single source of all additions to the housing stock in New York City. The number of returned units in the 2002-2005 period was 63,000, or 1.4 times the 44,000 newly constructed units the 2005 HVS reports for the same period (Table 4.2).

Mechanisms through Which Units Returned

Based on the 2002 status of units returned between 2002 and 2005 that the 2005 HVS reports, 63 percent of the 63,000 units returned through the decoupling of once-merged units into smaller ones (Table 4.4). This mechanism is the source of by far the majority of lost units that were returned during the three-year period.

5 New York City Department of Housing Preservation and Development, Strategic Planning Group. Since data in Table 4.3 are for calendar years, half of the numbers reported by the Department of City Planning for 2002 and 2005 were used in this calculation.

Table 4.3
New Housing Construction by Borough
New York City 1981-2005

Year	Total	Bronx	Brooklyn	Manhattan	Queens	Staten Island
1981	8,734	396	454	4,416	1,152	2,316
1982	7,249	997	332	1,812	2,451	1,657
1983	9,021	757	1,526	2,558	2,926	1,254
1984	10,285	242	1,975	3,500	2,291	2,277
1985	7,407	557	1,301	1,739	1,871	1,939
1986	12,123	968	2,398	4,266	1,776	2,715
1987	12,757	1,177	1,735	4,197	2,347	3,301
1988	13,220	1,248	1,631	5,548	2,100	2,693
1989	14,685	847	2,098	5,979	3,560	2,201
1990	12,772	872	929	7,260	2,327	1,384
1991	7,611	656	764	2,608	1,956	1,627
1992	8,523	802	1,337	3,750	1,498	1,136
1993	5,579	886	616	1,810	801	1,466
1994	6,948	891	1,035	1,927	1,523	1,572
1995	7,874	1,148	1,647	2,798	1,013	1,268
1996	7,122	1,079	1,583	1,582	1,152	1,726
1997	6,881	1,327	1,369	816	1,578	1,791
1998	10,089	567	1,333	5,175	1,263	1,751
1999	8,937	1,218	1,025	2,341	2,119	2,234
2000	12,409	1,457	1,499	5,340	2,183	1,930
2001	13,616	2,112	2,130	5,496	1,619	2,259
2002	15,674	1,486	2,254	7,244	2,163	2,527
2003	13,501	1,453	2,747	3,722	2,987	2,592
2004	17,300	1,918	2,756	6,241	2,964	3,421
2005	17,468	1,805	4,567	4,960	3,831	2,305
Average Per Year						
1981-85	8,539	590	1,118	2,805	2,138	1,889
1986-90	13,111	1,022	1,758	5,450	2,422	2,459
1991-95	7,307	877	1,080	2,579	1,358	1,414
1996-99	8,257	1,048	1,328	2,479	1,528	1,876
2000-02	13,900	1,685	1,961	6,027	1,988	2,239
2003-05	16,090	1,725	3,357	4,974	3,261	2,773

Source: New York City Department of City Planning, 2001 and 2008.

Note: Includes only additions from new construction, not units added to housing stock by conversion or alteration. Some numbers are different from numbers previously published because the Department of City Planning revised them for accuracy and consistency. Housing Completions after 1989 for Manhattan incorporate data from the Yale Robbins, Inc. *Residential Construction in Manhattan Newsletter* and Final Certificate of Occupancy Issued listings from the Department of Buildings. For all other boroughs the information was from Final Certificate listings only. Removal of duplicate Final Certificate of Occupancy records significantly altered housing completions for Queens for the years 1990-1999.

Table 4.4
2002 Status of Units Returned to the Inventory in 2005
New York City 2002-2005

Type of Loss (2002)	Units Returned ^a
All (Number)	63,000
All (Percent)	100.0%
Condemned	**
Vacant, boarded-up/burned-out	11.6%
Non-residential	12.1%
Merged	63.0%
Undergoing major renovation	**
Other	8.7%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Number rounded to the nearest thousand. Percentages are computed from unrounded numbers.

** Too few to report.

Table 4.5
New and Returned Losses by Occupancy Status
New York City 2002-2005

Occupancy Status	2002 Occupancy Status	2005 Occupancy Status
	New Losses ^a (2002-2005)	Returned Losses ^a (2002-2005)
All (Number)	73,000	63,000
All (Percent)	100.0%	100.0%
Owner occupied	29.0%	26.9%
Renter occupied	50.1%	36.2%
Vacant for Rent	**	**
Vacant for Sale	**	**
Unavailable Vacant	13.5%	13.8%
Non-Interview	**	5.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Numbers rounded to the nearest thousand. Percents calculated using actual numbers.

** Too few to report.

Another close to a quarter of returned units came from units found in 2002 to be either vacant, boarded-up/burned-out units (12 percent) or units converted to non-residential use (12 percent) (Table 4.4). In other words, these types of previously lost units could have returned through rehabilitation or conversion.

In the three years from 2002 to 2005, with lower interest rates, more households in the City purchased more and better housing services than in the previous three-year period. In 2005, 57,297 households that had moved into their housing unit in the previous three years reported that they were the first occupants of the housing unit since its creation through new construction, rehabilitation, or conversion, compared to 43,921 reported in the 2002 HVS. Of these recent movers into newly created housing in 2005, 36.0 percent reported moving for more space, better quality housing, or a better or safer neighborhood. An additional 11.7 percent said they had moved because they wanted to own their own residence.⁶ In response to this strong demand for more and better housing services, many previously lost units were returned to the active housing stock through gut-rehabilitation, new construction, conversion from non-residential to residential use, or the decoupling of once merged larger units into smaller ones.

Tenure and Occupancy Status of Returned Losses

The 2005 HVS reports that 36 percent of the 63,000 units lost between 2000 and 2002 and returned between 2002 and 2005 were renter-occupied in 2005, while 27 percent were owner-occupied (Table 4.5). The proportion of returned units that were vacant and available in 2005 was negligible, while 14 percent of returned units were vacant-unavailable.

Table 4.6
New Losses and Returned Losses by Borough
New York City 2002-2005

Borough	New Losses ^a	Returned Losses ^a
All (Number) (2002-2005)	73,000	63,000
All (Percent)	100.0%	100.0%
Bronx	11.3%	14.0%
Brooklyn	37.2%	31.9%
Manhattan	16.9%	13.3%
Queens	27.8%	26.2%
Staten Island	6.8%	**

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

a Numbers rounded to the nearest thousand. Percents calculated using actual numbers.

** Too few units to report.

6 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Location of Returned Losses

Of units returned between 2002 and 2005, 32 percent were in Brooklyn, where 37 percent of new losses during the same three years were located (Table 4.6). Another two-fifths of returned units were located in either Queens (26 percent) or Manhattan (13 percent), where a similar proportion of new losses were located (28 percent in Queens and 17 percent in Manhattan). During the same three-year period, 14 percent of returned units in the City were located in the Bronx.

Units Lost through 1999 and Returned to the Housing Inventory between 1999 and 2005 (Census 1990-Based Sample)

In addition to data on returning losses from the 2005 HVS, the 2005 HVS-Survey of Returning Losses, which is a separate, independent survey from the main 2005 HVS, estimates that an additional 21,000 units lost between 1990 and 1999 and not returned as of the 1999 HVS were returned to the inventory by 2005 through various return mechanisms, such as gut-rehabilitation, subdivision, or conversion from non-residential to residential units (Table 4.7).⁷

Table 4.7
1999 Inventory Losses by Occupancy Status in 2005
New York City 1999-2005

2005 Status	Units Lost in 1999	Percent
All ^a	108,000	100.0%
Units Returned 1999 – 2005 ^b	21,000	19.7%
Occupied	16,000	15.1%
Vacant	**	**
Occupancy status unknown	**	3.2%*
Continuing Losses in 2005	87,000	80.3%
Construction on Site	**	**
All Other Continuing Losses	85,000	78.9%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey--Survey of Returning Losses.

Notes:

- a Units lost to the inventory in 1999. Number rounded to the nearest thousand. Percents calculated using actual numbers.
- b These losses were the number of units classified as lost to the inventory in the 1999 NYCHVS that were returned to the inventory between 1999 and 2005 according to the 2005 HVS-Survey of Returning Losses, conducted in December 2004. No Survey of Returning Losses was conducted in 2002.
- * Since the number of units is small, interpret with caution.
- ** Too few to report

7 Due to the longitudinal nature of the HVS, from 1978 to 1987 and again from 1993 to 1999, the Census Bureau was able to provide an estimate of units that were classified as “lost from the housing inventory” in a prior survey year and subsequently returned to the inventory by the next survey year—that is, the number of units classified as lost in the 1991 HVS, but returned to the inventory between 1991 and 1993, was measured in the 1993 HVS. However, whenever a new sample was selected for the HVS (the 1991 and 2002 HVSs), this process was disrupted. In order to estimate the number of units classified as lost in the 1999 HVS that returned to the inventory prior to the 2005 HVS, the Census Bureau conducted the 2005 HVS-Survey of Returning Losses apart from the regular 2005 HVS.

A small number of returned units that were lost through 1999 and that the 2005 HVS-Survey of Returning Losses found returned to the housing inventory by 2005 were covered in the components of the housing inventory estimated by the main 2005 HVS. These are the returning losses that came back between 1999 and early 2000, since, according to the Census Bureau, they were most likely to have been already included in the housing inventory in Census 2000, which was the primary source for the sample used for the 2005 HVS,

In the meantime, 18 percent of the 21,000 returned units that were lost between 1990 and 1999 and not returned as of the 1999 HVS, but returned to the inventory by 2005, were either vacant or boarded-up/burned-out in 1999 (Table 4.8). Undoubtedly, these types of previously lost units returned through rehabilitation. An additional 43 percent of such returned units had been merged into fewer, larger units and, thus, lost in 1999 but returned to the inventory by 2005 through the process of decoupling of merged units into more, smaller units.

Table 4.8
1999 Status of Units Returned from 1999 Inventory Losses to the Inventory in 2005
New York City 1999-2005

1999 Status	Units Returned ^a	
	Number	Percent
All ^b	21,000	100.0%
Rehabilitation or construction in progress	**	**
Vacant, boarded-up/burned-out	4,000*	17.7%
Conversion to non-residential	4,000*	17.9%
Merged	9,000	42.9%
Special place/Transient hotel	**	**
Other (Demolished/Condemned)	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey--Survey of Returning Losses.

Notes:

a Number rounded to the nearest thousand. Percents calculated using actual numbers.

b Units classified as lost to the inventory in the 1999 HVS that were returned to the inventory between 1999 and 2005 according to the 2005 HVS--Survey of Returning Losses. The survey was completed in December 2004.

* Since the number of units is small, interpret with caution.

** Too few to report

The locational pattern of units lost between 1990 and 1999 and returned by 2005 was noticeably different from that of units lost between 2000 and 2002 and then returned between 2002 and 2005. Nine in ten of such returned units were located in Manhattan (34 percent), Queens (29 percent), or Brooklyn (28 percent) (Table 4.9).

Table 4.9
Units Returned from 1999 Inventory Losses by Borough
New York City 1999-2005

Borough	Units Returned by 2005^a
All (Number)	21,000
All (Percent)	100.0%
Bronx	**
Brooklyn	27.9%
Manhattan	34.0%
Queens	29.4%
Staten Island	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey--Survey of Returning Losses.

Notes:

a Number rounded to the nearest thousand. Percents calculated using actual numbers.

** Too few to report.

Losses from the Stock

During the three-year period between 2002 and 2005, 73,000 units, or 24,000 units annually, were lost from the active housing inventory. This was 71 percent more than the losses between 1996 and 1999. This large loss is similar to the annual gross loss between 1981 and 1984 (Table 4.10). However, in order to understand the meaning of this increase, types of losses or sources of losses should be analyzed.

Sources of Losses

Analyzing losses by type of loss provides an insight into the potential for lost units to return to the active inventory in the future as the supply of and demand for different types and/or sizes of housing in different locations change. Mergers (the consolidation of smaller units into larger ones) have been the preponderant source of losses in the City. In the 2002-2005 period, more than half of losses (54 percent) were through mergers (Table 4.11). As more households in the City have demanded more spacious and better housing since 1990, as discussed earlier, the demand for larger units has increased. As a result, activities to create larger units through the merger of smaller units into larger ones have expanded. On the other hand, if the demand for smaller units becomes greater than the demand for larger ones in the future, most of the units lost through mergers could return to the inventory through decoupling.

Another 17 percent of losses came as units were converted to non-residential units, such as commercial units (Table 4.11). These commercial units could also be reconverted to residential units if the demand for residential units is stronger than the demand for non-residential units and they, thus, become more profitable in the future.

The proportion of losses through units that were boarded-up/damaged by fire, usually termed "abandoned," was only 7 percent for the period between 2002 and 2005, sharply reduced from 21 percent in the 1984-1987 period and 20 percent in the 1993-1996 period. Judging from this, it appears clear that

Table 4.10
Gross Losses from the Inventory for Selected Periods
New York City 1981-84, 1984-87, 1991-93, 1993-96, 1996-99 and 2002-05

Period	Number of Units Lost ^a	Annual Average Lost Units ^a	Percent Change from Previous Period in Annual Average Loss
March 1981 - March 1984	69,000	23,000	--
March 1984 - March 1987	41,000	14,000	-39.1%
March 1991 - March 1993	37,000	19,000	+35.7%
March 1993 - March 1996	36,000	12,000	-36.8%
March 1996 - March 1999	43,000	14,000	+16.7%
March 2002 - March 2005	73,000	24,000	+71.4%

Sources: Data for 1981-1984 and 1984-1987 from U.S. Bureau of the Census, 1987 New York City Housing and Vacancy Survey; data for 1991-1993, 1993-1996, 1996-1999 and 2002-2005 from U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

a Numbers rounded to the nearest thousand.

Table 4.11
Losses from the Inventory by Type of Loss
New York City 1984-87, 1991-93, 1993-96, 1996-99 and 2002-05

Type of Loss	1984-87 ^a	1991-93 ^a	1993-96 ^a	1996-99 ^a	2002-2005
All (Number)	41,000	37,000	36,000	43,000	73,000
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Demolished	9.9%	**	**	**	7.2%
Condemned	**	**	**	**	**
Boarded-up/damaged by fire	21.1%	17.4%	20.2%	9.8%	7.2%
Converted to Non-residential	16.9%	18.1%	15.1%	21.1%	17.2%
Merged	48.8%	51.0%	53.7%	56.7%	54.3%
Undergoing major renovation	-	**	**	**	4.3%*
Other	**	**	**	**	8.7%

Sources: For data for 1984-1987, see Michael Stegman, *Housing and Vacancy Report, New York City, 1987*, p. 202. Data for 1991-1993, 1993-1996, 1996-1999 and 2002-2005 from U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

a Numbers rounded to the nearest thousand. Percents calculated using actual numbers.

* Since the number of units is small, interpret with caution.

** Too few to report.

the increase in losses between 2002 and 2005 was primarily the result of more mergers, not abandonment. In this regard, it should be noted that HPD has developed and implemented in a structurally organized and coordinated manner comprehensive neighborhood preservation policies and programs to preserve and upgrade the housing stock in the City.

As the housing economy in the City has been very strong and owners of residential properties have upgraded the quality and other services of their housing units for the better marketability of such units, HPD has shifted from a focus on “anti-abandonment” programs to “neighborhood preservation” efforts, working with private and non-profit owners.

Specifically, HPD has developed several initiatives to preserve the existing affordable housing stock, prevent the loss of housing units, and help maintain and upgrade the existing housing stock in the City, where 60 percent of the dwelling units still are in buildings built before 1947.

HPD’s programs assist private owners through below-market rehabilitation loans, housing education and training courses, and systematic building-wide inspections in targeted neighborhoods to enforce the housing code and encourage owners to maintain and upgrade their buildings.

For example, under the Bushwick Initiative, HPD began a concerted program of door-to-door housing inspections, combined with planning for development of vacant land, to stimulate commercial development and to work with local residents and owners, as well as with the Police Department and the Departments of Health and Mental Hygiene and Small Business Services, to improve existing housing quality, combat drug-related and other criminal activity, and stimulate private investment in a multi-pronged, neighborhood-focused plan.

HPD also works with HUD and HDC aggressively to address problems in government-assisted buildings in danger of foreclosure, in disrepair, or at the expiration of government subsidies in order to improve their physical and financial condition, to preserve the affordability of the units, and to upgrade building conditions in HUD-assisted, Mitchell-Lama, and Low-Income Housing Tax Credit developments.

Location of Losses

The locational pattern of housing losses in the City has not remained constant over the four decades since 1970, when HVS data on losses became available. Between 1970 and 1981, one-third of the housing losses in the City were in the Bronx, while another third were in Brooklyn and a quarter were in Manhattan (Table 4.12). However, the locational pattern in the 1970s changed substantially in the 1980s. From 1984 to 1987, Brooklyn alone experienced the largest proportion of the City’s housing losses, reaching 46 percent of all housing units lost in the City, while losses in the Bronx plummeted to only 13 percent. In the meantime, Queens’ share of the City’s housing losses almost tripled, from 7 percent in the 1970-1981 period to 19 percent in the 1984-1987 period.

Between 1991 and 1993, Brooklyn alone still experienced two-fifths of the losses in the City, while the Bronx’s share of losses further declined to become less than one in ten of the City’s losses (Table 4.12). In the meantime, the proportion in Manhattan fell to 22 percent in the 1984-1987 period and then grew again to 31 percent in the 1991-1993 period, while the proportion in Queens declined slightly to 14 percent between 1991 and 1993.

In the following three years between 1993 and 1996, Brooklyn's share of the City's housing losses surged to 47 percent (Table 4.12). In other words, close to one in every two housing losses in the City in the three years was located in Brooklyn. In the meantime, the proportion of losses in the Bronx still remained very small, one in ten of the losses in the City, while the proportion in Manhattan dropped to 22 percent. On the other hand, the proportion in Queens moved up to 17 percent, from 14 percent for the period between 1991 and 1993.

In the three years between 1996 and 1999, Brooklyn still captured the largest proportion of the City's housing losses, two-fifths, while the Bronx's share remained low (Table 4.12). On the other hand, Queens accounted for almost three in every ten housing losses in the City during the period, the borough's highest proportion of losses since 1970. Manhattan's share remained almost constant, one in every five losses in the City.

The locational pattern of losses between 2002 and 2005 was very similar to that in the 1996-1999 period: Brooklyn's share of the City's losses was still the largest, 37 percent, while Queens' share, at 28 percent, was the second largest (Table 4.12). Manhattan's share was only one in six of the City's total losses, about half of the borough's share in the 1991-1993 period, when the borough's share was three in ten of the losses in the City. The Bronx's share remained small, one in ten of the City's losses.

Table 4.12
Losses from the Inventory by Borough
New York City 1970-81, 1984-87, 1991-93, 1993-96, 1996-99 and 2002-05

Borough	1970-81^a	1984-87^a	1991-93^a	1993-96^a	1996-99^a	2002-05
All (Number)	321,000	41,000	37,000	36,000	43,000	73,000
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx	33.8%	12.8%	*	10.5%	*	11.3%
Brooklyn	32.8%	46.3%	40.2%	46.8%	39.2%	37.2%
Manhattan	25.5%	21.9%	30.6%	21.8%	20.4%	16.9%
Queens	6.9%	18.6%	14.3%	17.3%	28.6%	27.8%
Staten Island	1.0%	*	*	*	*	6.8%

Sources: For data for 1970-1981 see Michael Stegman, *The Dynamics of Rental Housing in New York City*, 1981, p. 177 and for data for 1984-1987, see Michael Stegman, *Housing and Vacancy Report, New York City, 1987*, p. 200. Data for 1991-1993, 1993-1996, 1996-1999 and 2002-2005 from U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

^a Numbers rounded to the nearest thousand. Percents calculated using actual numbers.

* Too few to report.

Previous Occupancy Status of Losses

The pattern of occupancy status of housing inventory losses at the beginning of the 2002-2005 period was somewhat different from that in the 1996-1999 period. Half of the units lost between 2002 and 2005 were renter-occupied units in 2002, while three in ten were owner-occupied (29 percent) (Table 4.13). Almost a quarter of the units lost in the 1991-1993 period were units that were not available for sale or rent (23 percent) at the beginning of the period. However, the proportion dropped to 17 percent at the beginning of the 1993-1996 period, slid further to 14 percent in the 1996-1999 period, and remained there in the 2002-2005 period.

Table 4.13
Inventory Losses by Occupancy Status at the Beginning of the Period
New York City 1984-87, 1991-93, 1993-96, 1996-99 and 2002-05

Previous Occupancy Status	1984-87 ^a	1991-93 ^a	1993-96 ^a	1996-99 ^a	2002-05
All (Number)	41,000	37,000	36,000	43,000	73,000
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Owner occupied	24.0%	21.9%	22.3%	23.3%	29.0%
Renter occupied	52.9%	43.0%	45.6%	45.8%	50.1%
Vacant for rent	**	**	**	**	**
Vacant for sale	**	**	**	**	**
Not available vacant	9.9%	23.3%	16.8%	14.4%	13.5%
Special place ^b	**	**	**	**	**
New construction	**	**	**	**	**
Other (Non-Interview)	**	**	*	**	**

Sources: For data for 1984-1987, see Michael Stegman, *Housing and Vacancy Report, New York City, 1987*, p. 200. Data for 1991-1993, 1993-1996, 1996-1999 and 2002-2005 from U.S. Bureau of the Census, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

a Numbers rounded to the nearest thousand. Percents calculated using actual numbers.

b A special place is a place -- such as a transient hotel, rooming or boarding house (before 2000), dormitory, or institution -- in which the occupants have special living arrangements.

* Since the number of units is small, interpret with caution.

** Too few to report.

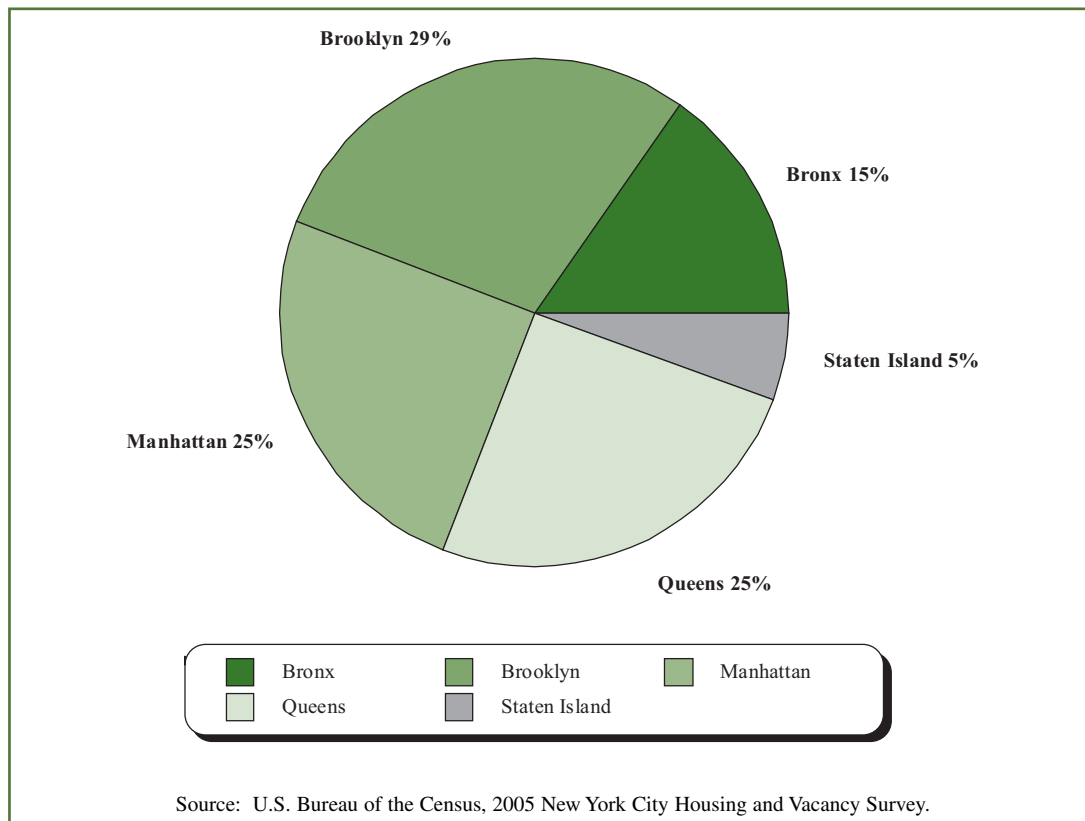
Composition of the Housing Inventory

Spatial Variation of the Housing Inventory by Tenure and Occupancy

Functional classifications of the housing inventory by tenure, occupancy, and other categories, such as rent-regulation status, define one set of dimensions of the housing market, but another important corollary is the effect of location. In the City, housing units in different tenure and occupancy categories are not distributed uniformly among the five boroughs (Table 4.14). Instead, each of the two tenure categories exhibits unique variations in terms of spatial distribution. Four-fifths of the City's 3,261,000 housing units were located in Brooklyn (945,000 units, or 29 percent), Queens (828,000 units, or 25 percent), and Manhattan (815,000 units, or 25 percent) in order of size. The remaining fifth was in the Bronx (499,000 units, or 15 percent) and Staten Island (174,000 units, or 5 percent) (Figure 4.3).

The spatial distribution of rental units by borough varied noticeably from that of the City's housing stock, except for Brooklyn. Of the 2,092,000 rental units in the City, Brooklyn captured the largest share (639,000 units, or 31 percent) of any borough, and its proportional share of rental units was consistent with its proportion of all housing units in the City (Table 4.14). However, the Bronx's (378,000 units, or

Figure 4.3
Distribution of Occupied and Vacant Available Units by Borough
New York City 2005



18 percent) and Manhattan's (586,000 units, or 28 percent) shares of rental units were more than their shares of all units in the City.

On the other hand, the two other boroughs, Queens and Staten Island, the most recently developed boroughs, provided an umbrella for the remaining rental units. But their shares of rental units were lower than their shares of all units: Queens' had 434,000 rental units, or 21 percent, and Staten Island had 55,000 units, or 3 percent (Table 4.14).

Owner units' distribution by borough reversed the pattern of rental units' distribution. Of the 1,032,000 owner units in the City, Queens' (373,000 units, or 36 percent) and Staten Island's (112,000 units, or 11 percent) accommodations of such units were substantially more than their shares of all units in the City (Table 4.14). On the other hand, Brooklyn's (262,000 units or 25 percent), Manhattan's (180,000 units or 17 percent), and the Bronx's (105,000 units or 10 percent) shares of owner units were less than their shares of all units in the City.

The spatial pattern of occupied rental units mirrored that of all rental units, since 97 percent of rental units were occupied (Table 4.14). However, the spatial distribution of vacant rental units deviated markedly from that of all rental units. Of the 65,000 vacant rental units in the City, their impact was greater in the following two boroughs: 62 percent were in either Manhattan (34 percent) or Brooklyn (27 percent). Those remaining vacant rental units were mostly in Queens (19 percent) and the Bronx (15 percent).

Table 4.14
Size and Composition of the Housing Inventory by Tenure, Occupancy Status and Availability by Borough
New York City 2005

Inventory	Total		Bronx ^a		Brooklyn		Manhattan ^a		Queens		Staten Island	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	3,260,856	100.0%	499,029	15.3%	944,731	29.0%	815,265	25.0%	828,001	25.4%	173,830	5.3%
Total Rental Units	2,092,363	100.0%	377,798	18.1%	639,355	30.6%	585,787	28.0%	433,965	20.7%	55,458	2.7%
Renter-Occupied	2,027,626	100.0%	367,846	18.1%	621,597	30.7%	563,589	27.8%	421,726	20.8%	52,868	2.6%
Vacant for Rent	64,737	100.0%	9,952	15.4%	17,759	27.4%	22,198	34.3%	12,239	18.9%	**	**
Total Owner Units	1,031,780	100.0%	105,400	10.2%	261,987	25.4%	179,886	17.4%	372,643	36.1%	111,864	10.8%
Owner-Occupied	1,010,370	100.0%	104,400	10.3%	255,955	25.3%	174,179	17.2%	365,040	36.1%	110,795	11.0%
Vacant for Sale	21,410	100.0%	**	**	6,031	28.2%	5,708	26.7%	7,603	35.5%	**	**
Total Vacant Units Not Available for Sale or Rent	136,712	100.0%	15,830	11.6%	43,389	31.7%	49,591	36.3%	21,393	15.6%	6,508	4.8%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

^a Marble Hill in the Bronx

** Too few to report.

The distribution of the 1,010,000 occupied owner units very much mirrored that of all owner units, since almost all were occupied (Table 4.14). However, the spatial distribution of vacant owner units was dissimilar to that of occupied owner units: nine in ten of them were in Queens (36 percent), Brooklyn (28 percent), or Manhattan (27 percent).

Of the 137,000 vacant units not available for sale or rent, the impact was greatest in Manhattan: that borough alone accounted for 36 percent or 50,000 units (Table 4.14). The remaining vacant, unavailable units were situated mostly in either Brooklyn (32 percent), Queens (16 percent), or the Bronx (12 percent).

The numerical and percent distributions of the entire housing inventory within each borough are presented in Tables 4.20 and 4.21 for reference.

The Housing Inventory by Structure Class

One of the very useful disaggregations of the housing inventory is the basic structure classification of the buildings containing residential units. The New York State Multiple Dwelling Law divides residential structures into a number of structural categories, based mainly on when the structures were built and how they are used, as well as on their size. Structural characteristics are useful because, in reflecting the age and initial design of the structure, they provide some useful information on the types of structures and their physical condition. This can provide the basis for approximating the relative level of maintenance and repair needed for the upkeep of the building at an adequate level for providing basic housing services, compared with units in other structural types.

The New York State Multiple Dwelling Law (MDL) assigns a structure class designation to all “multiple dwellings”—that is, to all buildings that have three or more residential dwelling units. A “class A” multiple dwelling is used, as a rule, for permanent residence purposes. A “class B” multiple dwelling is used, as a rule, transiently, as the more or less temporary home of individuals or families who are lodged without meals. In addition, the Multiple Dwelling Law distinguishes between: (a) “tenements,” which are pre-1929 residential structures built originally as residential buildings; (b) “post-1929 multiple dwellings,” which are residential structures built after 1929; (c) “converted dwellings,” which are multiple dwellings that have been converted from structures that were originally 1-2 family dwellings; and (d) “altered dwellings,” which are multiple dwellings that have been altered from structures that were used for commercial or other non-residential purposes. The structure class categories used for the 2005 New York City Housing and Vacancy Survey are based on the Multiple Dwelling Law.⁸

Although the HVS data on structure classes are useful, they should be treated as approximate rather than as accurate and reliable, since the information on structure classes has not been completely updated.⁹

Of all 3,124,000 occupied and vacant-available units in the City in 2005, seven in ten were units in multi-family buildings (69 percent), while those remaining were in one- or two-family houses (31 percent)

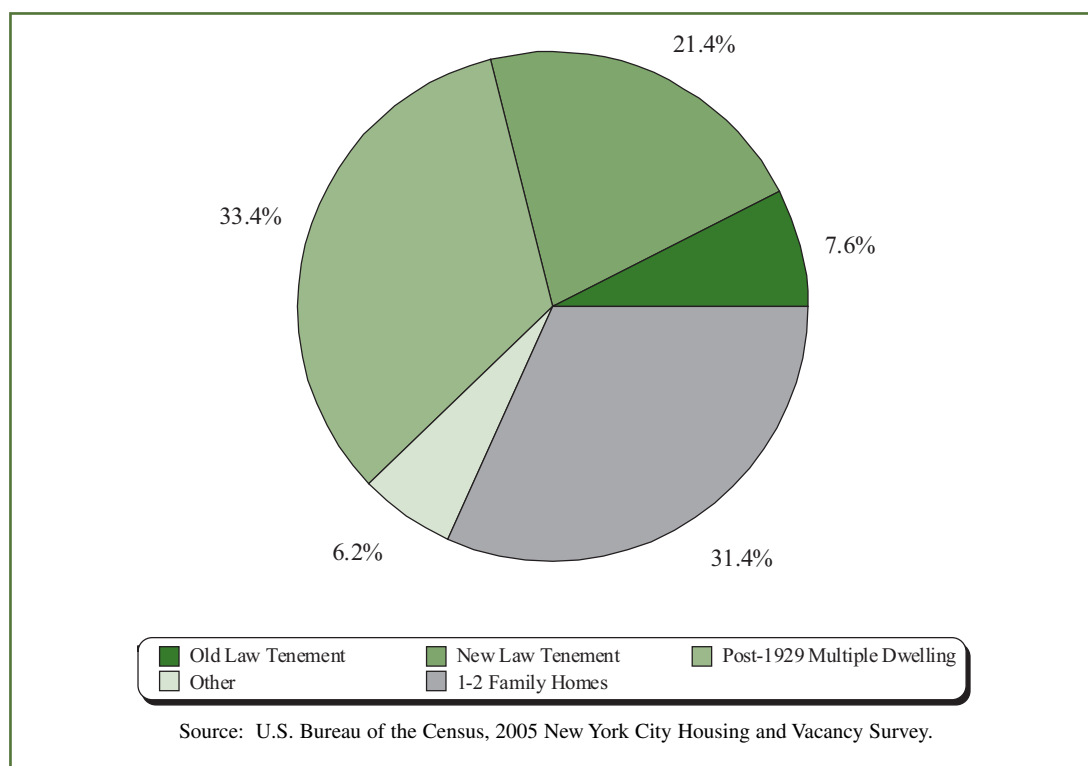
8 The definition of each category is provided in Appendix B, 2005 New York City Housing and Vacancy Survey Glossary.

9 Information on structure classes is from the multiple dwelling file possessed by the City’s Department of Housing Preservation and Development. The file has not been updated completely in recent years.

(Table 4.15). (In this and the following sub-sections of the “Changes in the Composition of the Housing Inventory” section, the words “occupied and vacant-available” will not be repeated but will, instead, be understood when such units are referred to, unless otherwise specified.)

Most of the 2,232,000 units contained in multi-family buildings in the City were situated in buildings of three distinct structure types: Old Law and New Law tenements and multiple dwellings built after 1929 (Table 4.15). In 2005, of all 3,124,000 units in the City, almost three in ten, or 825,000 units, were in either Old Law tenement (8 percent) or New Law tenement (21 percent) multi-family structures. Old Law tenement buildings were built before 1901 (Figure 4.4). Many of these were initially constructed with inadequate light, ventilation, and sanitation. The number of units in this kind of structure was 217,000, almost all of which were in two boroughs: Manhattan (140,000 units, or 65 percent) and Brooklyn (72,000 units, or 33 percent). Because of their age and the inadequacies of their initial structural design and construction, the physical condition of Old Law buildings and units in them has been an issue in regard to various housing conditions; this will be elaborated on in Chapter 7, “Housing and Neighborhood Conditions.”

Figure 4.4
Distribution of Occupied and Vacant Available Units by Structure Class
New York City 2005



New Law tenement buildings were built between 1901 and 1929, according to standards and regulations set forth in the Tenement Law of 1901. Of all units in the City, 608,000, or a little more than one in five, were in New Law tenement buildings in 2005 (Table 4.15). The Bronx, Brooklyn, and Manhattan, the three older boroughs in the City, accommodated the dominant number of these structures: more than four-fifths of New Law tenements were located either in Brooklyn (193,000 units, or 32 percent), Manhattan (163,000 units, or 27 percent), or the Bronx (156,000 units, or 26 percent). The remainder of these structures were mostly in Queens (95,000 units, or 16 percent).

Table 4.15
Number and Distribution of All Occupied and Vacant Available Units
by Structure Classification and by Borough
New York City 2005

Structure Classification	All	Bronx ^c	Brooklyn	Manhattan ^c	Queens	Staten Island
All ^a	3,124,144	483,198	901,342	765,673	806,608	167,322
Multifamily Buildings^a	2,232,241	385,884	640,358	760,745	416,404	28,849
Old-Law Tenement	216,842	**	72,230	139,841	**	**
New- Law Tenement	607,668	155,696	193,036	162,729	94,863	**
Post-1929 Multiple Dwelling	950,446	172,190	220,104	309,345	232,560	16,246
1-2 Family House Converted to Apartment	117,228	10,538	50,697	37,131	17,180	**
Other ^d	60,790	**	7,224	49,039	**	**
1-2 Family Houses	891,903	97,314	260,984	4,928*	390,204	138,472
Distribution Within Borough						
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Multifamily Buildings^b	68.6%	77.9%	67.6%	99.3%	47.2%	13.1%
Old-Law Tenement	7.6%	0.7%*	9.0%	19.9%	**	**
New-Law Tenement	21.4%	35.4%	24.0%	23.1%	12.8%	**
Post-1929 Multiple Dwelling	33.4%	39.2%	27.4%	44.0%	31.5%	10.2%
1-2 Family House Converted to Apartment	4.1%	2.4%	6.3%	5.3%	2.3%	**
Other ^d	2.1%	**	0.9%	7.0%	**	**
1-2 Family Houses	31.4%	22.1%	32.4%	0.7%	52.8%	86.9%
Distribution Within Structure Classification						
All ^a	100.0%	15.5%	28.9%	24.5%	25.8%	5.4%
Multifamily Buildings^a	100.0%	17.3%	28.7%	34.1%	18.7%	1.3%
Old-Law Tenement	100.0%	1.4%*	33.3%	64.5%	**	**
New-Law Tenement	100.0%	25.6%	31.8%	26.8%	15.6%	**
Post-1929 Multiple Dwelling	100.0%	18.1%	23.2%	32.5%	24.5%	1.7%
1-2 Family House Converted to Apartment	100.0%	9.0%	43.2%	31.7%	14.7%	**
Other ^d	100.0%	**	11.9%	80.7%	**	**
1-2 Family Houses	100.0%	10.9%	29.3%	0.6%	43.7%	15.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Includes units whose structure class within multifamily buildings was not reported.

b Excludes units whose structure class within multifamily buildings was not reported.

c Marble Hill in the Bronx.

d Multi-family structures including apartment hotels built before 1929, commercial buildings altered to apartments, and other units in miscellaneous Class B structures.

* Since the number of units is small, or the percent is based on a small number of units, interpret with caution.

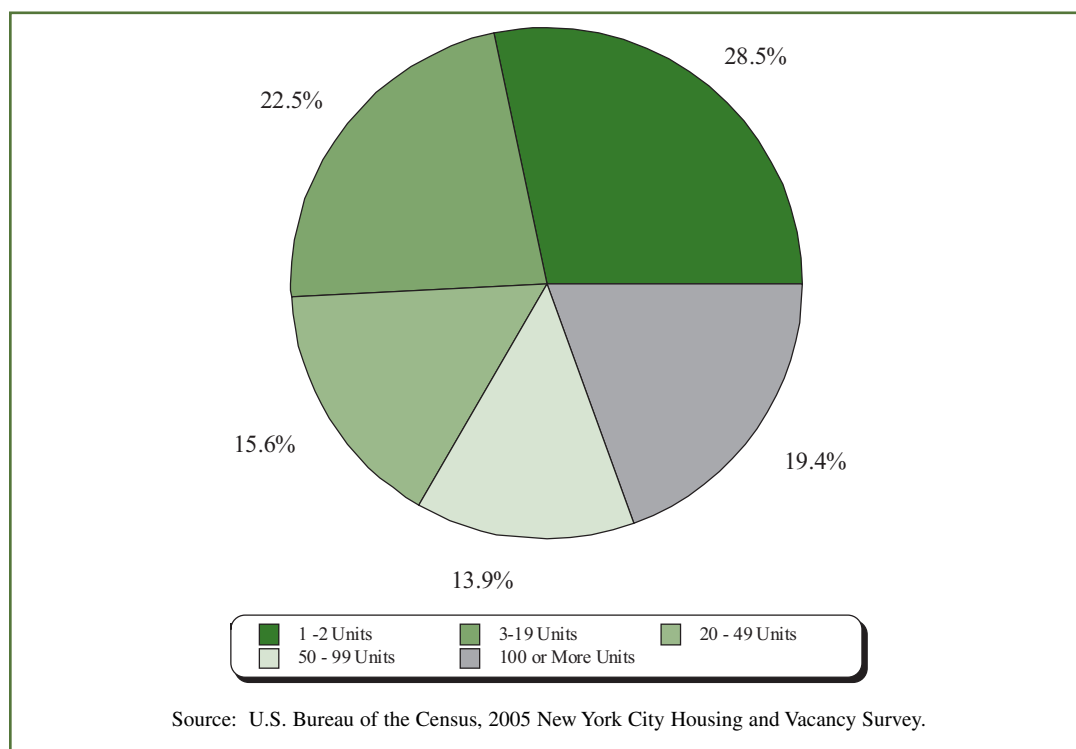
** Too few to report.

Of all the major structure classes in the City in 2005, the most numerous was a heterogeneous set of multiple-unit structures built since 1929, including Public Housing buildings. There were 950,000 units, or 33 percent of all units in the City, in such structures (Table 4.15). Since this structure type contains all of the new large residential structures built after 1929, this category should be an indicator of residential growth within the City and each borough. Within Manhattan and the Bronx, these multiple-unit structures had their greatest impact, accounting for 44 percent and 39 percent respectively of the housing stock.

Housing Inventory Composition by Building Size

As was seen in the above analysis of structure class, another aspect of building and unit characteristics could be amplified by analyzing the size of residential structures. More than half of all occupied and vacant-available housing units in the City were situated in small buildings with fewer than twenty units (51 percent); 29 percent were in buildings with one or two units (Table 4.16). Another three in ten of all units were in buildings with 20-99 units (16 percent in medium-sized buildings with 20-49 units, and 14 percent in large buildings with 50-99 units), while the remaining one in five were in very large buildings with 100 or more units (19 percent) (Figure 4.5).

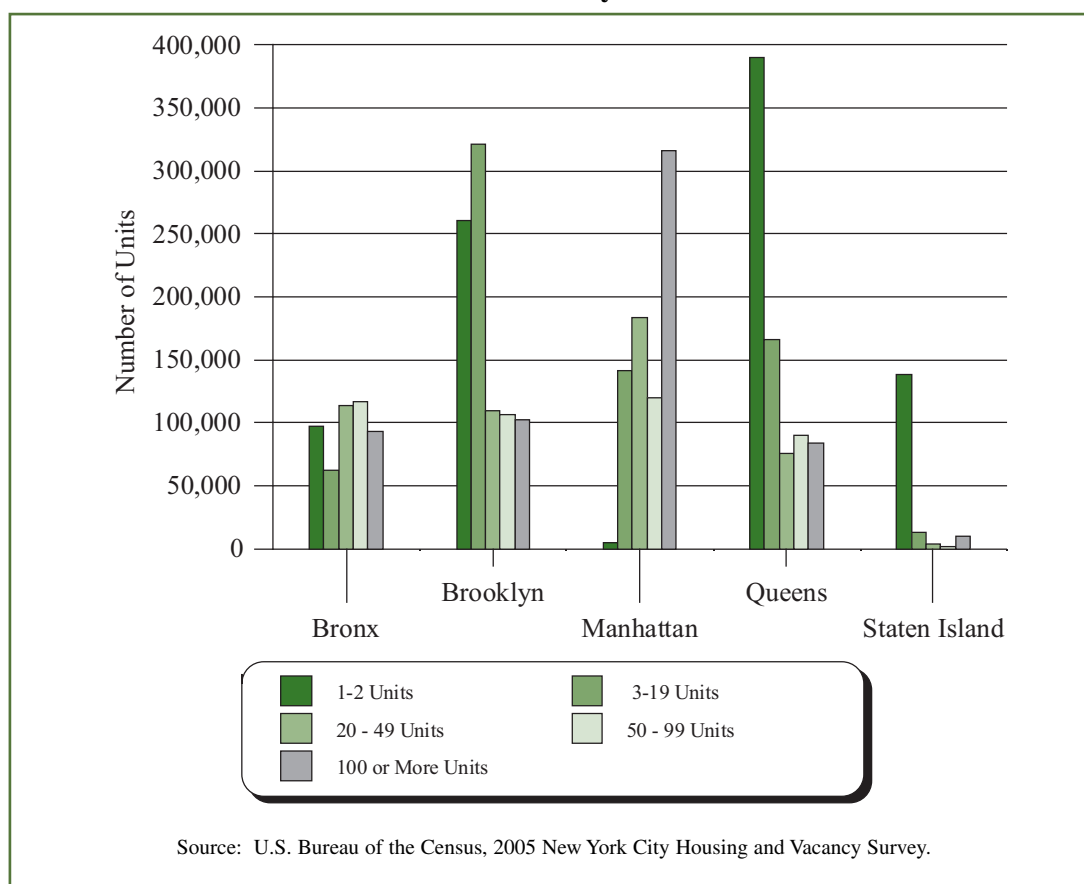
Figure 4.5
Distribution of Occupied and Vacant Available Units by Building Size
New York City 2005



The boroughs had differing inventory profiles of building size, which provides us with an additional descriptor of the differentiated growth level in each borough. In the Bronx, more units were situated in buildings with 20-99 units, while fewer were situated in smaller buildings with fewer than 20 units, compared to the overall distribution for the City as a whole. In the borough, close to half of all units were either in medium-sized buildings with 20-49 units (24 percent) or in large buildings with 50-99 units (24 percent) (Table 4.16).

A substantially larger number of units in Brooklyn were in small-sized buildings. Close to two-thirds were either in buildings with one or two units (29 percent) or in small buildings with 3-19 units (36 percent), while the remaining units were fairly evenly distributed among buildings with 20-49 units (12 percent), 50-99 units (12 percent), and 100 or more units (11 percent) (Figure 4.6).

Figure 4.6
Number of Occupied and Vacant Available Units
by Size of Building within Borough
New York City 2005



Unlike other boroughs, in Manhattan a disproportionately large number of units were in very large buildings. In the borough, two-fifths of all occupied and vacant-available units were in very large buildings with 100 or more units (41 percent), while another two-fifths were either in medium-sized buildings with 20-49 units (24 percent) or in large buildings with 50-99 units (16 percent) (Table 4.16). Consequently, the proportion of units in the borough that were situated in small buildings (those with

Table 4.16
Distribution of Occupied and Vacant Available Units
by Building Size within Borough
New York City 2005

Borough	Number	Number of Units in Building					
		All	1-2	3-19	20-49	50-99	100 or More
All	3,124,144	100.0%	28.5%	22.5%	15.6%	13.9%	19.4%
Bronx ^a	483,198	100.0%	20.1%	12.9%	23.5%	24.1%	19.3%
Brooklyn	901,342	100.0%	29.0%	35.6%	12.2%	11.8%	11.4%
Manhattan ^a	765,673	100.0%	0.6%	18.4%	24.0%	15.7%	41.3%
Queens	806,608	100.0%	48.4%	20.6%	9.3%	11.2%	10.4%
Staten Island	167,322	100.0%	82.8%	7.7%	2.5%	*	5.9%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

* Too few units to report.

Table 4.17
Distribution of Occupied and Vacant Available Units
by Borough within Building Size
New York City 2005

Borough	All	1-2	3-19	20-49	50-99	100 or More
All (Number)	3,124,144	891,903	703,736	486,485	435,498	606,522
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx ^a	15.5%	10.9%	8.9%	23.4%	26.7%	15.4%
Brooklyn	28.9%	29.3%	45.6%	22.6%	24.5%	17.0%
Manhattan ^a	24.5%	0.6%	20.0%	37.7%	27.6%	52.1%
Queens	25.8%	43.7%	23.7%	15.5%	20.7%	13.9%
Staten Island	5.4%	15.5%	1.8%	0.8%	*	1.6%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

* Too few units to report.

fewer than 20 units) was small. In the borough, the proportion in small buildings with one or two units was less than 1 percent, and less than one-fifth were in small buildings of 3-19 units.

Conversely, Queens and Staten Island had a greater repository of small buildings. In Queens, close to one in every two units was situated in buildings with one or two units (48 percent). Another fifth were situated in small buildings with 3-19 units (21 percent) (Table 4.16). The remaining three in ten were almost evenly distributed among the medium, large, and very large building sizes: those with 20-49 units (9 percent), those with 50-99 units (11 percent), and those with 100 or more units (10 percent).

Staten Island followed the precursor trend of Queens, the result of the most recent residential development. Most of the units in Staten Island were in small buildings: more than four-fifths of all units in the borough were in buildings with one or two units (83 percent), while close to one in ten were in small buildings with 3-19 units (8 percent) (Table 4.16).

The presentation of all occupied and vacant-available units within each size of building by borough further helps us in understanding the spatial concentration of buildings of different sizes in the City. About three-quarters of units in buildings with one or two units were located in either Queens (44 percent) or Brooklyn (29 percent), while another quarter were located in either Staten Island (16 percent) or the Bronx (11 percent) (Table 4.17).

At the same time, close to one in two of units in small buildings with 3-19 units were located in Brooklyn (46 percent), while more than two-fifths were located in either Queens (24 percent) or Manhattan (20 percent) (Table 4.17). The remaining one in ten units of such size were located mostly in the Bronx. Close to two-fifths of medium-sized buildings with 20-49 units were located in Manhattan (38 percent), while close to half were located in either Brooklyn (23 percent) or the Bronx (23 percent).

Units in large buildings with 50-99 units were somewhat evenly scattered among the following four boroughs: Manhattan (28 percent), the Bronx (27 percent), Brooklyn (25 percent), and Queens (21 percent) (Table 4.17). On the other hand, half of the units in very large buildings with 100 or more units were located in Manhattan (52 percent), while much smaller proportions of units in buildings of this size were located in Brooklyn (17 percent), the Bronx (15 percent), or Queens (14 percent).

Housing Inventory Composition by Size of Units

The composition of housing units by size was different from borough to borough. Two-thirds of all 3,124,000 occupied and vacant-available housing units in the City were either units with one bedroom or units with two bedrooms (33 percent each). A little more than a quarter had three or more bedrooms (27 percent). The remaining 7 percent of units were studios with no bedrooms (Table 4.18). The distribution in the Bronx and Brooklyn approached that in the City overall. In the Bronx, seven in ten units were either one-bedroom units (35 percent) or two-bedroom units (36 percent), while the remainder were mostly three-or-more-bedroom units (25 percent) (Figure 4.7). In Brooklyn, slightly more units were two-bedroom units (37 percent) and fewer were studios (4 percent), compared to the city-wide distribution.

However, the composition of housing units by size in Manhattan was distinctly different from the city-wide composition. In the borough, close to three-fifths of all units were small units, either studios (15 percent) or one-bedroom units (42 percent) (Table 4.18). The proportion of studios in the borough was more than double the equivalent proportion in the City as a whole. On the other hand, the proportion of large units with three or more bedrooms in the borough was 13 percent, about half of the equivalent

Table 4.18
Distribution of Occupied and Vacant Available Units
by Number of Bedrooms within Borough
New York City 2005

Borough	Number	Number of Bedrooms				
		All	0	1	2	3 or More
All	3,124,144	100.0%	6.5%	33.3%	33.2%	27.0%
Bronx ^a	483,198	100.0%	4.2%	35.2%	35.6%	25.1%
Brooklyn	901,342	100.0%	3.6%	32.5%	36.5%	27.5%
Manhattan ^a	765,673	100.0%	15.1%	42.0%	30.0%	12.9%
Queens	806,608	100.0%	3.7%	28.2%	33.6%	34.5%
Staten Island	167,322	100.0%	2.5%	17.5%	22.1%	57.9%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

Table 4.19
Distribution of Occupied and Vacant Available Units
by Borough within Number of Bedrooms
New York City 2005

Borough	Number of Bedrooms				
	All	0	1	2	3 or More
All (Number)	3,124,144	202,476	1,040,750	1,038,246	842,672
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx ^a	15.5%	10.0%	16.3%	16.5%	14.4%
Brooklyn	28.9%	16.0%	28.1%	31.6%	29.4%
Manhattan ^a	24.5%	57.2%	30.9%	22.1%	11.7%
Queens	25.8%	14.7%	21.9%	26.1%	33.0%
Staten Island	5.4%	2.1%	2.8%	3.6%	11.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

proportion of all such units in the City. In other words, the predominant supply of housing units in the borough is not designed for large households.

Conversely, most housing units in the two most recently developed boroughs, Queens and Staten Island, were larger units. More than two-thirds of the units in Queens were either two-bedroom units (34 percent) or three-or-more-bedroom units (35 percent) (Table 4.18). Almost three-fifths of the units in Staten Island were larger units with three or more bedrooms (58 percent), while the remainder were mostly units with either two bedrooms (22 percent) or one bedroom (18 percent).

Reviewing the distribution of occupied and vacant-available units in each size category by borough confirms the spatial concentration of different sizes of housing units in the City shown by the distribution within each borough. Close to six in ten of the smallest units, studio units with no bedroom, were clustered in Manhattan (57 percent) (Table 4.19). Four-fifths of the one-bedroom units were located in either Manhattan (31 percent), Brooklyn (28 percent), or Queens (22 percent). On the other hand, a third of two-bedroom units in the City were located in Brooklyn (32 percent), while close to half were located in either Queens (26 percent) or Manhattan (22 percent). At the same time, more than three-fifths of the largest units, those with three or more bedrooms, were clustered in either Queens (33 percent) or Brooklyn (29 percent), while the remaining units of this size were more or less evenly distributed among the other three boroughs: the Bronx (14 percent), Manhattan (12 percent), and Staten Island (12 percent).

Figure 4.7
Number of Occupied and Vacant Available Units
by Number of Bedrooms within Borough
New York City 2005

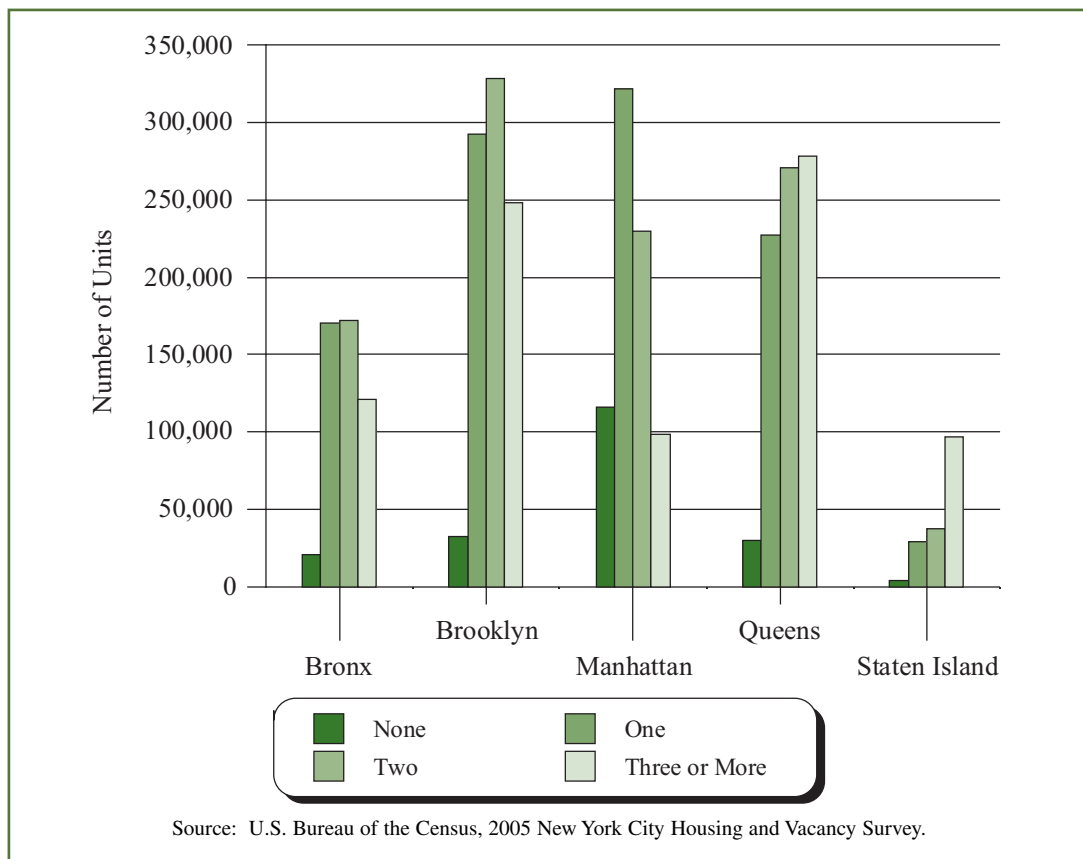


Table 4.20
Numerical Composition of the Housing Inventory in Each Borough
by Rent Regulatory Status or Form of Ownership and Occupancy Status
New York City 2005

Regulatory Status/ Form of Ownership	Total	Borough				
		Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
Total Units (Number)	3,260,856	499,029	944,731	815,265	828,001	173,830
Total Rental Units	2,092,363	377,798	639,355	585,787	433,965	55,458
Renter Occupied^b	2,027,626	367,846	621,597	563,589	421,726	52,868
Controlled	43,317	**	10,567	23,190	5,575	**
Stabilized	1,015,655	217,048	270,110	324,749	195,351	8,397
Pre-1947	726,070	166,712	205,631	255,175	97,199	**
Post-1947	289,584	50,336	64,478	69,574	98,152	7,044
Other Regulated	63,303	19,900	19,007	17,348	4,956*	**
M-L Rental	58,944	21,962	17,762	11,797	5,885	**
Unregulated	668,711	65,661	243,291	128,543	192,831	38,386
In Rental Buildings	624,818	61,196	236,571	111,694	178,008	37,349
In Coops/Condos	43,893	4,465*	6,719	16,849	14,823	**
Public Housing	167,539	37,851	59,585	50,660	17,030	**
<i>In Rem</i>	10,158	**	**	7,303	**	**
Vacant for Rent	64,737	9,952	17,759	22,198	12,239	**
Total Owner Units	1,031,780	105,400	261,987	179,886	372,643	111,864
Owner Occupied	1,010,370	104,400	255,955	174,179	365,040	110,795
Conventional	636,271	68,559	195,186	6,162	268,399	97,965
Coop/Condo	328,974	21,106	51,874	154,974	88,189	12,830
Mitchell-Lama Coop	45,126	14,734	8,895	13,043	8,453	**
Vacant for Sale	21,410	**	6,031	5,708	7,603	**
Total Vacant Units						
Not Available for Sale or Rent	136,712	15,830	43,389	49,591	21,393	6,508

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

b Definitions and coding of rent regulation categories are described in Appendix C.

* Since the number of units is small, interpret with caution.

** Too few units to report.

Table 4.21
Percent Composition of the Housing Inventory in Each Borough
by Rent Regulatory Status or Form of Ownership and Occupancy Status
New York City 2005

Regulatory Status/ Form of Ownership	Borough					
	Total	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
Total Units (Number)	3,260,856	499,029	944,731	815,265	828,001	173,830
Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Rental Units	64.2%	75.7%	67.7%	71.9%	52.4%	31.9%
Renter Occupied	62.2%	73.7%	65.8%	69.1%	50.9%	30.4%
Controlled	1.3%	0.8%*	1.1%	2.8%	0.7%	**
Stabilized	31.1%	43.5%	28.6%	39.8%	23.6%	4.8%
Pre-1947	22.3%	33.4%	21.8%	31.3%	11.7%	**
Post-1947	8.9%	10.1%	6.8%	8.5%	11.9%	4.1%
Other Regulated	1.9%	4.0%	2.0%	2.1%	0.6%	**
M-L Rental	1.8%	4.4%	1.9%	1.4%	0.7%	**
Unregulated	20.5%	13.2%	25.8%	15.8%	23.3%	22.1%
In Rental Buildings	19.2%	12.3%	25.0%	13.7%	21.5%	21.5%
In Coops/Condos	1.3%	0.9%	0.7%	2.1%	1.8%	**
Public Housing	5.1%	7.6%	6.3%	6.2%	2.1%	**
<i>In Rem</i>	0.3%	**	**	0.9%	**	**
Vacant for Rent	2.0%	2.0%	1.9%	2.7%	1.5%	**
Total Owner Units	31.6%	21.1%	27.7%	22.1%	45.0%	64.4%
Owner Occupied	31.0%	20.9%	27.1%	21.4%	44.1%	63.7%
Conventional	19.5%	13.7%	20.7%	0.8%	32.4%	56.4%
Coop/Condo	10.1%	4.2%	5.5%	19.0%	10.7%	7.4%
Mitchell-Lama Coop	1.4%	3.0%	0.9%	1.6%	1.0%	**
Vacant for Sale	0.7%	**	0.6%	0.7%	0.9%	**
Total Vacant Units						
Not Available for Sale	4.2%	3.2%	4.6%	6.1%	2.6%	3.7%
or Rent						

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

Composition of the Rental Housing Inventory

The total number of rental units in the City, occupied and vacant-available-for-rent together, numbered at 2,092,000 units, or 64 percent of the total housing stock in the City in 2005 (Tables 4.20 and 4.21). Six in ten rental units in the City were located in either Brooklyn (31 percent) or Manhattan (28 percent) (Table 4.24). Most of the remainder were in either Queens (21 percent) or the Bronx (18 percent). (In this and the following sub-sections of this section, the words “occupied and vacant-available” will not be repeated but will instead be understood, unless otherwise specified.)

More than two-thirds of all housing units in the Bronx (76 percent), Manhattan (72 percent) and Brooklyn (68 percent) were rental units (Table 4.21). On the other hand, the proportions of rental units were much lower in the other two boroughs: 52 percent in Queens and 32 percent in Staten Island. In other words, in these two boroughs, which developed later than the other boroughs, ownership was more frequent.

Population and Units by Rent-Regulation Status

There were 1,044,000 rent-stabilized units, comprising 50 percent of the rental stock in 2005 (Table 4.22). Of these, 747,000 units, or 36 percent of all rental units, were in buildings built before 1947, while 296,000 units, or 14 percent of the total rental stock, were in buildings built in 1947 or later. These 1,044,000 units in the largest single rent-regulation category housed 2,494,000 people, or 31 percent of the population in the City in 2005 (Tables 4.22 and 4.23, Figure 4.8).

Figure 4.8
Distribution of Occupied and Vacant Available Units by Regulatory Status
New York City 2005

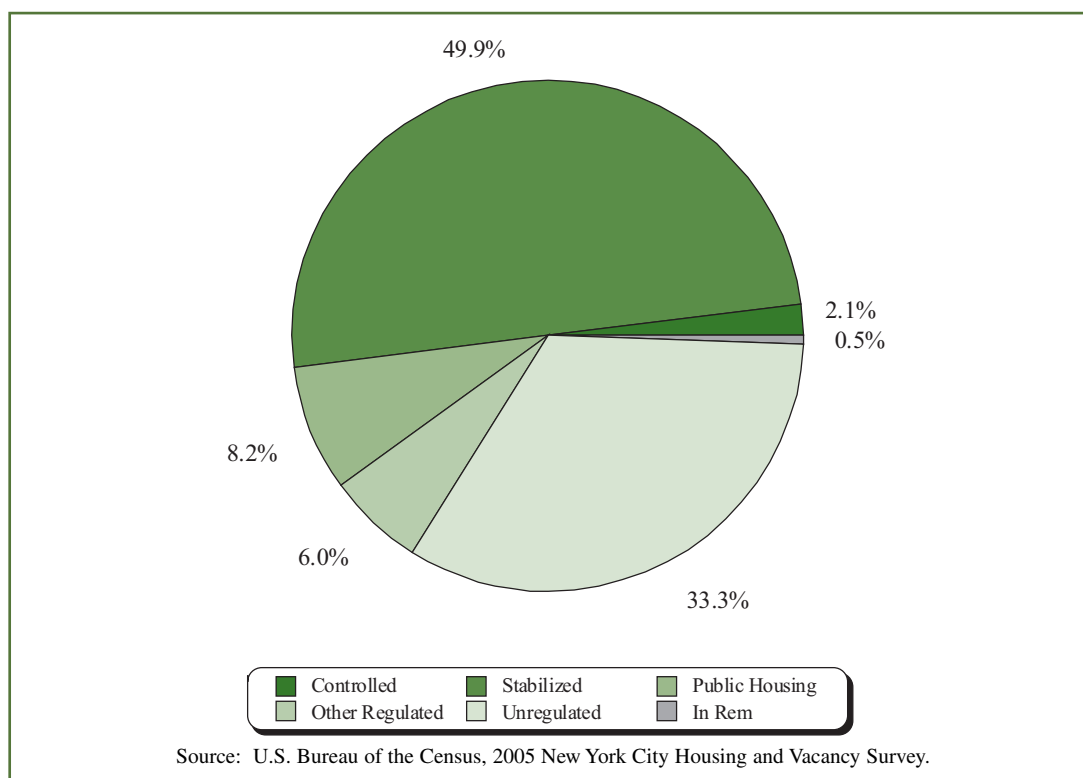


Table 4.22
Distribution of Occupied and Vacant Available Rental Units
by Regulatory Status
New York City 2002 and 2005

Regulatory Status	2002		2005	
	Number	Percent	Number	Percent
All Rental Units	2,084,769	100.0%	2,092,363	100.0%
Controlled	59,324	2.8%	43,317	2.1%
<i>Stabilized^a</i>	<i>1,042,397</i>	<i>50.0%</i>	<i>1,043,677</i>	<i>49.9%</i>
Pre-1947	775,460	37.2%	747,332	35.7%
Post-1947	266,937	12.8%	296,345	14.2%
<i>Other Regulated^a</i>	<i>120,999</i>	<i>5.8%</i>	<i>126,308</i>	<i>6.0%</i>
Mitchell-Lama	65,190	3.1%	61,893	3.0%
Other Regulated	55,809	2.7%	64,415	3.1%
<i>Unregulated</i>	<i>672,368</i>	<i>32.3%</i>	<i>697,363</i>	<i>33.3%</i>
In Rental Buildings	616,398	29.6%	649,664	31.0%
In Coops and Condos	55,970	2.7%	47,699	2.3%
Public Housing	178,075	8.5%	170,892	8.2%
<i>In Rem</i>	<i>11,606</i>	<i>0.6%</i>	<i>10,807</i>	<i>0.5%</i>

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note: a Data on rental units by rent-regulation status for 2002 and 2005 are based on a rent-regulation status classification system that categorizes all rent-stabilized units as rent-stabilized, even if they also received assistance from the U.S. Department of Housing and Urban Development (HUD) and their rents were regulated by HUD. This changes the numbers previously reported for some categories in 2002.

Rent-controlled units numbered 43,000, or 2 percent of the rental stock in 2005 (Table 4.22). Of these, 11,000 units, or 26 percent, were occupied by tenants who had moved into them after July 1, 1971.¹⁰ This means that these 11,000 rent-controlled units were most likely occupied by tenants with succession rights.¹¹ In identifying rent-controlled units for the 2005 HVS, the Census Bureau incorporated addresses of rent-controlled units whose owners had submitted applications for MBR (Maximum Base Rent) to the New York State Division of Housing and Community Renewal for the 2001-2002 or 2003-2004 MBR

10 U.S. Census Bureau, 2005 New York City Housing and Vacancy Survey.

11 For rent-stabilized and rent-controlled apartments throughout New York State, some “family members” of the tenant have the right to a renewal lease (rent stabilization) or protection from eviction (rent control) when the tenant dies or permanently leaves the apartment. The family member’s right to a renewal lease or protection from eviction is dependent on such family member’s having resided with the tenant as a primary resident in the apartment for two years immediately prior to the death or permanent leaving of the apartment by the tenant (one year for family members who are senior citizens or disabled persons). The family member may also have the right to a renewal lease or protection from eviction if he/she resided with the tenant from the inception of tenancy or from the commencement of the relationship.

Table 4.23
Distribution of Population by Rent Regulation Status or Form of Ownership
New York City 2005

Regulatory Status	Population	Percent of Total Population
All	8,011,656	100.0%
Renter Occupied	5,184,589	64.7%
Controlled	76,174	1.0%
Stabilized	2,494,249	31.1%
Pre-1947	1,847,028	23.1%
Post-1947	647,221	8.1%
Other Regulated	283,759	3.5%
Mitchell-Lama Rental	146,063	1.8%
HUD and Other Regulated	137,696	1.7%
Unregulated	1,866,690	23.3%
In Rental Buildings	1,765,314	22.0%
In Coops and Condos	101,376	1.3%
Public Housing	430,642	5.4%
<i>In Rem</i>	33,076	0.4%
Owner Occupied	2,827,067	35.3%
Conventional	2,055,519	25.7%
Coop/Condo	683,025	8.5%
Mitchell-Lama Coop	88,523	1.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

cycles. This has helped the HVS cover more rent-controlled units, including those occupied by tenants with succession rights. The Vacancy Decontrol Act of 1971 allows for the decontrol of all rent-controlled and rent-stabilized units after a change in tenancy, except for family members who may have succession rights to protect them from eviction when the tenant dies or permanently leaves the apartment. Thus, some household members who moved into rent-controlled units in July 1971 or later are tenants with the right to remain in occupancy subject to the rent-control laws, since they resided with the original tenant as primary residents in the apartment prior to the death of the tenant or the tenant's permanent leaving of the apartment. The 2002 HVS reported 13,000 such units.¹²

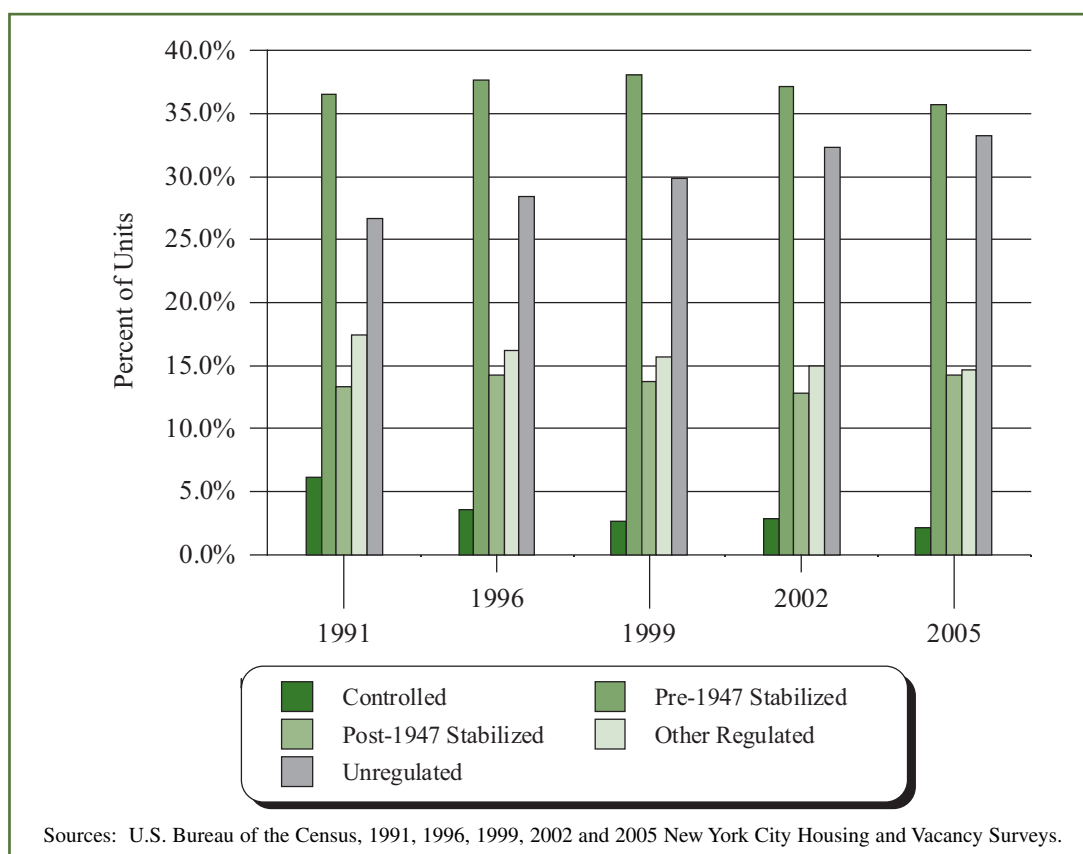
Rent-controlled units housed 76,000 people. Rent-stabilized and rent-controlled units combined totaled 1,087,000 units and housed 2,570,000 people in the City in 2005 (Tables 4.22 and 4.23).

12 U.S. Census Bureau, 2002 New York City Housing and Vacancy Survey.

The 2005 HVS reports that the number of Public Housing units in the City was 171,000, or 8 percent of all rental units in the City (Table 4.22). Meanwhile, the number of City-owned *in rem* units was 11,000, or 0.5 percent of all rental units in the City. In addition, there were 62,000 Mitchell-Lama rental units; this was 3 percent of all rental units in the City. Also, the rents of 64,000 units, or 3 percent of all rental units, were regulated by other federal, State, or City laws or regulations—such as the U.S. Department of Housing and Urban Development, the State’s Article 4 program or the NYC Loft Board. In summary, *in rem*, Public Housing, and rent-controlled units together housed 540,000 poor New Yorkers, while Mitchell-Lama and other-regulated units provided 284,000 low-, moderate-, and middle-income people with affordable housing. On the other hand, 1,044,000 rent-stabilized units helped 2,494,000 New Yorkers at all income levels in securing affordable housing units in the City’s inflationary housing market. In short, the City’s extensive rent-regulation systems provided 3,318,000 New Yorkers with various forms of housing assistance (Tables 4.22 and 4.23).

During the three-year period between 2002 and 2005, of the total number of rental units in the City, the number of unregulated units increased considerably. Particularly, the number of such units in rental buildings increased by 33,000 (Table 4.22). Altogether, the 697,000 unregulated units (650,000 units in rental buildings and 48,000 in cooperative and condominium buildings) provided 1,867,000 people, or 23 percent of the population in the City, at all levels of income with housing at free market rents in the City (Tables 4.22 and 4.23).

Figure 4.9
Percent of Occupied and Vacant Available Rental Units
by Selected Rent Regulation Status
New York City, Selected Years 1991 - 2005



Between 2002 and 2005, the number of rent-stabilized units changed little.¹³ In the same period, the number of rent-stabilized units in buildings built before 1947 declined by 28,000, while the number of such units in buildings built in or after 1947 increased by 29,000 in the three years (Table 4.22 and Figure 4.9).

Rental Units by Rent-Regulation Status by Location

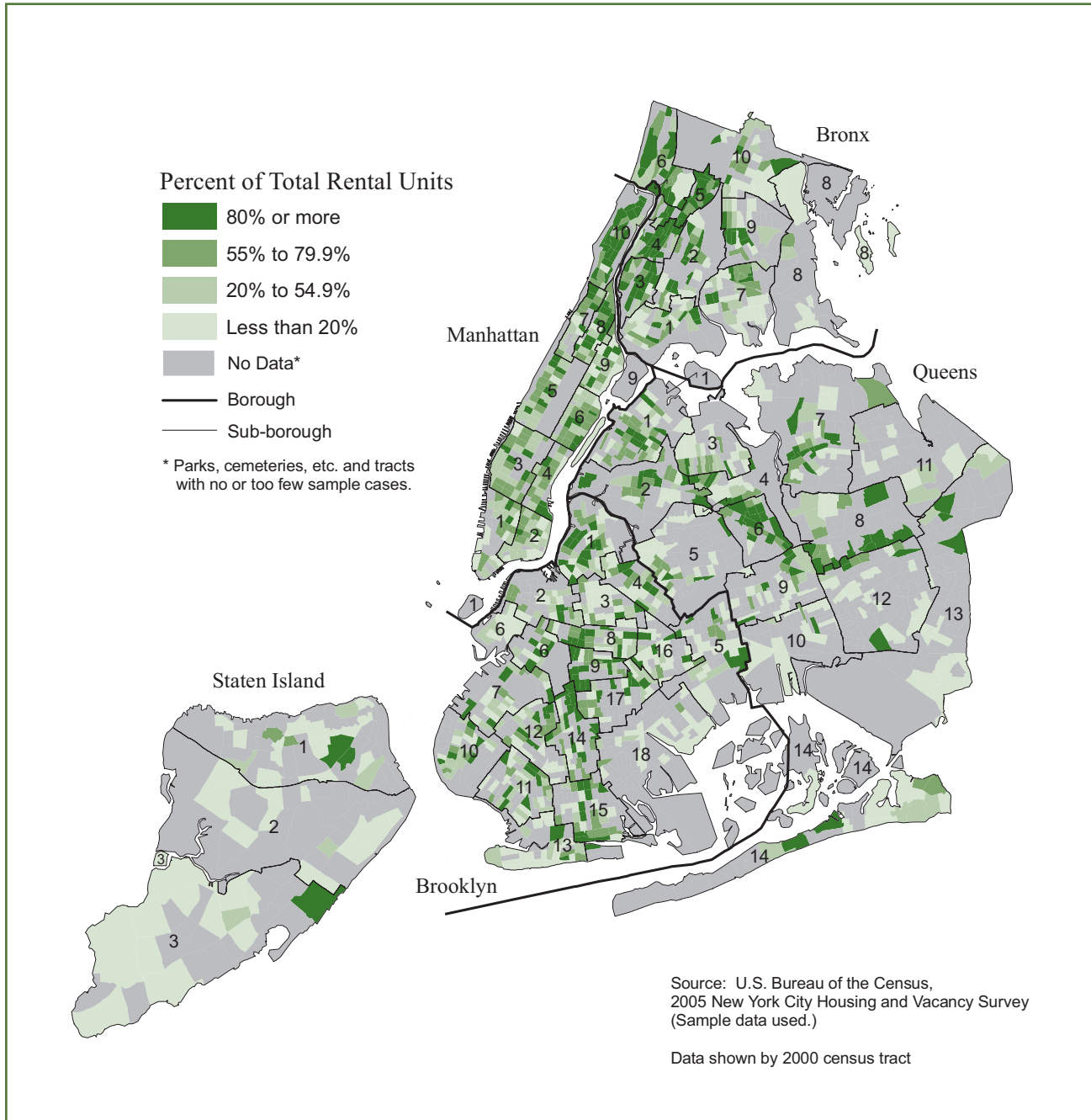
In 2005, Manhattan had the most rent-controlled units in the City, more than one in every two such units (54 percent), while about a quarter were in Brooklyn (24 percent) (Table 4.24). The remainder were distributed between Queens (13 percent) and the Bronx (9 percent).

Rent-stabilized units were concentrated in Manhattan and Brooklyn: almost a third of such units were located in Manhattan (32 percent), while a little more than a quarter were in Brooklyn (27 percent) (Table 4.24). Most of the remainder were located in the Bronx (21 percent) and Queens (19 percent). The locational distribution of rent-stabilized units in buildings built before 1947 approximated that of all rent-stabilized units, except that more of such units were in Manhattan and fewer were in Queens. However, the distribution of such units in buildings built in or after 1947 was considerably different: a third of post-1947 rent-stabilized units were concentrated in Queens (34 percent), one of the most recently developed boroughs, while close to half were in either Manhattan (24 percent) or Brooklyn (22 percent) (Map 4.1).

More than two-thirds of Mitchell-Lama rental units were located in the two boroughs of the Bronx (37 percent) and Brooklyn (31 percent). Most of the remainder were located in Manhattan (20 percent) and Queens (10 percent) (Table 4.24).

13 The rent-regulatory status classification code system, which the Census Bureau used for the 2002 and previous HVSs, was organized to categorize rental units by the following mutually exclusive categories: rent-controlled units, rent-stabilized units (pre-1947 stabilized and post-1947 stabilized units), Mitchell-Lama units, Public Housing units, *in rem* units, unregulated units, and other-regulated units (Article 4 units, Loft Board units, and HUD-regulated units). This classification system categorized some rent-stabilized units as units whose rents were regulated by the U.S. Department of Housing and Urban Development (HUD) if they also received HUD assistance and their rents were regulated by HUD. Therefore, the number of rent-stabilized units, as well as other types of rental units, increased if the number of HUD-regulated units decreased, while the number of stabilized units decreased if the number of HUD-regulated units increased. According to the Census Bureau, the number of units it classified based on the list of addresses of HUD-assisted properties has fluctuated in recent survey years and, as a result, the number of rent-stabilized units has fluctuated. Thus, it was very difficult to estimate a reliable number of rent-stabilized units in each survey year and to estimate the change in the number of rent-stabilized units between survey years. Under these circumstances, the Census Bureau developed and used the following additional rent-regulatory status classification system to estimate the number and characteristics of stabilized units by applying the following rent-regulatory status classification system: categorize all rent-stabilized units as rent-stabilized units, whether or not they are HUD-regulated. This classification system provides a number and characteristics of rent-stabilized units that can be compared in a more reliable manner between HVS years. Application of this classification system allows the HUD list not to affect HVS data on the number and characteristics of rent-stabilized units. The data covered in this report on rental units by rent-regulation status were generated using the new rent-regulatory status classification system applied to both 2005 and 2002 HVS data, so they are comparable. Thus, the data in this report are different from data generated using the old classification system used in the 2002 and previous HVSs. The two classification systems, old and new, are provided in the 2005 HVS public-use micro-data files, and the Census Bureau has new 2002 HVS public-use micro-data files that cover both old and new classification systems.

Map 4.1
Rent-Stabilized Units as a
Percentage of Total Rental Units
New York City 2005



About two-thirds of the Public Housing units in the City were concentrated in the two boroughs of Brooklyn (35 percent) and Manhattan (31 percent), while most of the remainder were in the Bronx (23 percent) and Queens (10 percent) (Table 4.24).

Manhattan alone provided an umbrella for seven in ten (72 percent) of the *in rem* units in the City (Table 4.24).

Table 4.24
Distribution of Occupied and Vacant Available Rental Units
by Borough within Rent Regulatory Status
New York City 2005

Regulatory Status	Number	Total	Bronx ^a	Brooklyn	Manhattan ^a	Queens	Staten Island
All	2,092,363	100.0%	18.1%	30.6%	28.0%	20.7%	2.7%
Controlled	43,317	100.0%	9.2%*	24.4%	53.5%	12.9%	**
Stabilized	1,043,677	100.0%	21.3%	26.6%	32.1%	19.1%	0.9%
Pre-1947	747,332	100.0%	22.8%	28.4%	35.2%	13.3%	**
Post-1947	296,345	100.0%	17.5%	22.1%	24.3%	33.8%	2.4%
Other Regulated ^b	64,415	100.0%	30.9%	30.1%	28.1%	7.7%	**
M-L Rental	61,893	100.0%	37.2%	30.8%	19.6%	9.8%	**
Unregulated	697,363	100.0%	9.8%	36.0%	19.6%	28.8%	5.7%
In Rental Buildings	649,664	100.0%	9.8%	37.6%	18.3%	28.4%	6.0%
In Coops/Condos	47,699	100.0%	10.8%	15.3%	37.9%	33.9%	**
Public Housing	170,892	100.0%	22.6%	34.9%	30.9%	10.1%	**
<i>In Rem</i>	10,807	100.0%	**	**	72.1%	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

b Includes HUD, Article 4 and Loft Board regulated units.

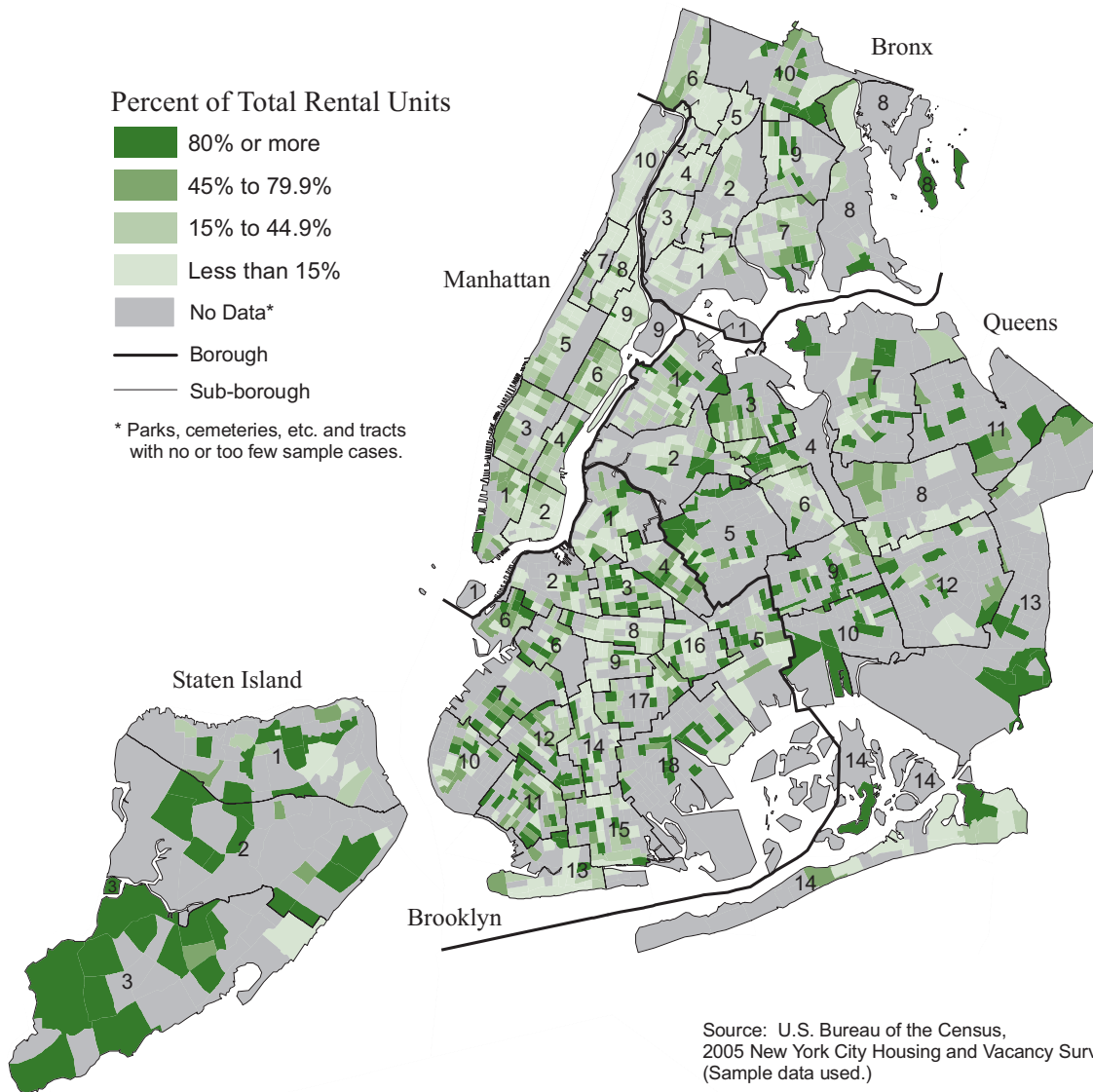
* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

Almost two-thirds of the unregulated rental units in the City were concentrated in Brooklyn (36 percent) and Queens (29 percent) (Table 4.24). The remainder were mostly located in either Manhattan (20 percent) or the Bronx (10 percent). The locational distribution of unregulated rental units in rental buildings very much mirrored that of all unregulated rental units, while the distribution of such units in cooperative and condominium buildings deviated markedly. More than seven in ten of unregulated rental units in cooperative and condominium buildings were concentrated in Manhattan (38 percent) and Queens (34 percent) (Map 4.2).

A review of the locational distribution of rental units by rent-regulation status within each borough shows that the composition of housing units by rent-regulation status was substantially inconsistent from borough to borough. In 2005, two-thirds of all rental units in the City were rent-controlled or regulated

Map 4.2
Unregulated Rental Units as a
Percentage of Total Rental Units
New York City 2005



by government agencies at the federal, State, and/or City level. Consequently, the remaining third were rent-unregulated (Table 4.25).

Table 4.25
Distribution of Occupied and Vacant Available Rental Units
by Rent Regulatory Status within Borough
New York City 2005

Regulatory Status	Total	Bronx^a	Brooklyn	Manhattan^a	Queens	Staten Island
All (Number)	2,092,363	377,798	639,355	585,787	433,965	55,458
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	1.1%*	1.7%	4.0%	1.3%	**
Stabilized	49.9%	58.8%	43.5%	57.2%	45.9%	16.5%
Pre-1947	35.7%	45.2%	33.2%	44.9%	22.9%	**
Post-1947	14.2%	13.7%	10.2%	12.3%	23.0%	12.7%
Other Regulated	3.1%	5.3%	3.0%	3.1%	1.1%	**
M-L Rental	3.0%	6.1%	3.0%	2.1%	1.4%	**
Unregulated	33.3%	18.1%	39.3%	23.4%	46.2%	72.0%
In Rental Buildings	31.0%	16.8%	38.2%	20.3%	42.5%	70.1%
In Coops/Condos	2.3%	1.4%	1.1%	3.1%	3.7%	**
Public Housing	8.2%	10.2%	9.3%	9.0%	4.0%	**
<i>In Rem</i>	0.5%	**	**	1.3%	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

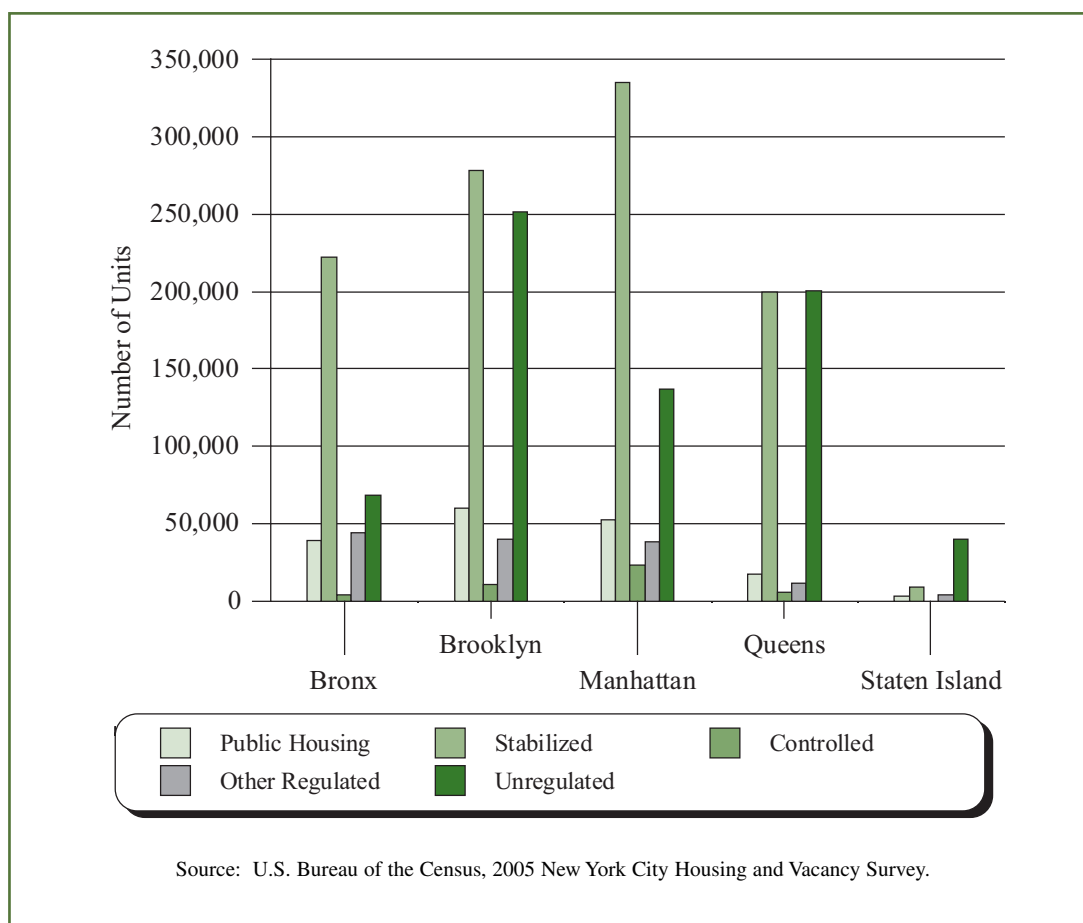
* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

In 2005, of all rental units, half were rent-stabilized, 2 percent were rent-controlled, 3 percent were Mitchell-Lama units, and another 3 percent were “other” rent-regulated units (Table 4.25). The remaining rent-regulated rental units were either Public Housing units (8 percent) or *in rem* units (0.5 percent).

Within the Bronx and Manhattan, these rent-controlled or regulated units had their greatest impact. In the two boroughs, the overwhelming majority of rental units were either rent-controlled or rent-regulated units, considerably more than the equivalent proportion of such units in the City. In the Bronx, more than four-fifths of the 378,000 rental units were either rent-controlled or -regulated units, with about three-fifths being rent-stabilized (59 percent) (Table 4.25). In Manhattan, of the 586,000 rental units, also close to four-fifths were either rent-controlled or -regulated units, with 61 percent being either rent-stabilized units (57 percent) or rent-controlled units (4 percent) (Figure 4.10).

Figure 4.10
Number of Occupied and Vacant Available Rental Units by Rent Regulation Status
within Borough
New York City 2005



On the other hand, compared to the city-wide distribution, noticeably fewer rental units in Brooklyn were rent-controlled or -regulated. Of the 639,000 rental units in the borough, three-fifths (61 percent) were rent-controlled or -regulated units, with more than two-fifths of these being either rent-stabilized (44 percent) or rent-controlled (2 percent) (Table 4.25).

Unlike the distribution in Manhattan and the Bronx, in Queens unregulated rental units were almost as frequent as rent-controlled or rent-regulated units. Of the 434,000 rental units in the borough, 54 percent were rent-controlled or rent-regulated; less than half were either rent-stabilized (46 percent) or rent-controlled (1 percent), and fewer than one in twenty were Public Housing (Table 4.25).

Conversely to the distribution in Manhattan and the Bronx, the vast majority of rental units in Staten Island, seven in ten of the 55,000 rental units there, were rent-unregulated. Only one in six rental units in the borough was rent-controlled or rent-stabilized.

Rental and Owner Housing Units in Cooperatives and Condominiums

The tenure of owner units and unregulated rental units in cooperative and condominium buildings can transfer back and forth between owner units and rental units, as the situations of individual owners or the market change. For example, owners of cooperatives and condominiums can rent out their units if the owner housing market is weak, and they can sell units they have rented out if the owner housing market is strong. Because the submarket of units in cooperatives and condominiums is structured and functions in this dynamic way, the change in the number of rental or owner units in cooperatives and condominiums is the net result not only of the gross additions and losses of such types of units, but also of changes in the tenure of these units from owner to rental and vice versa. Thus, changes in the number of rental and owner units in New York City also depend considerably on, among other things, changes in these units' tenure, reflecting a rental or owner market situation, in addition to actual additions to or deductions from the inventory of such units.

In 2005, the number of units in cooperative (excluding Mitchell-Lama cooperative) and condominium buildings in the City was 452,000 (Table 4.26). This was 14 percent of the total number of occupied and vacant-available housing units in the City (Table 4.1). Of these units in cooperative and condominium buildings, three-quarters, or 340,000 units, were owner units, while the remaining 112,000 were rental units, divided into rent-regulated units (14 percent for rent-controlled and rent-stabilized together) and unregulated rental units (11 percent). The proportion of owner units in cooperative and condominium buildings increased steadily in nine years, from 61 percent in 1996 to 66 percent in 1999 to 72 percent in 2002 and to 75 percent in 2005, reflecting a robust demand for owner housing in the City in recent years. Between 2002 and 2005, the number of such owner units increased by 33,000 to 340,000 units.

Table 4.26
Distribution of Occupied and Vacant Available Units in Coop/Condominium Buildings
(Excluding Mitchell-Lama Coops) by Tenure/Regulatory Status
New York City 1996, 1999, 2002 and 2005

	1996	1999	2002 ^a		2005	
Tenure/ Regulatory Status	Percent	Percent	Number	Percent	Number	Percent
All	100.0%	100.0%	426,758	100.0%	452,151	100.0%
Owner Occupied/For Sale	60.9%	66.3%	306,303	71.8%	339,776	75.1%
Regulated Rental	20.7%	16.9%	64,485	15.1%	64,676	14.3%
Unregulated Rental	18.4%	16.9%	55,970	13.1%	47,699	10.5%

Sources: U.S. Bureau of the Census, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note: ^a Numbers for 2002 that are different from those previously reported are due to revised coding procedures for 2002 and 2005 in which units that are both stabilized and HUD-regulated are now coded as stabilized.

Manhattan and Queens accounted for more than seven in ten of all units in cooperative and condominium buildings in the City, with Manhattan being the greatest repository with 197,000 such units (44 percent) and Queens next with 126,000 such units (28 percent) (Table 4.27).

The remaining units in cooperative and condominium buildings in the City were scattered throughout the other three boroughs: 74,000 in Brooklyn (16 percent), 40,000 in the Bronx (9 percent), and 15,000 in Staten Island (3 percent) (Table 4.27).

Of all 340,000 owner units in cooperative and condominium buildings, three-quarters were concentrated in two boroughs: Manhattan (160,000 units, or 47 percent) and Queens (91,000 units, or 27 percent) (Table 4.27). The remaining such owner units were located mostly in Brooklyn (54,000 units, or 16 percent) and the Bronx (22,000 units, or 6 percent). In Manhattan, of all units in cooperative and condominium buildings, more than four-fifths were owner-occupied or for sale (Figure 4.11).

Of the 112,000 rent-regulated and unregulated rental units in cooperative and condominium buildings, 65,000 rent-regulated units and 48,000 unregulated units, two-thirds were concentrated in Manhattan (33 percent) and Queens (32 percent), while the remainder were located mostly in Brooklyn (18 percent) and the Bronx (16 percent). In the Bronx, of all 40,000 units in cooperative and condominium buildings, 18,000 units, or 46 percent, were rental units (Table 4.27 and Figure 4.11).

Figure 4.11
Number of Occupied and Vacant Available Units in Cooperative/Condominium Buildings
by Tenure and Regulatory Status within Borough (Excluding Mitchell-Lama)
New York City 2005

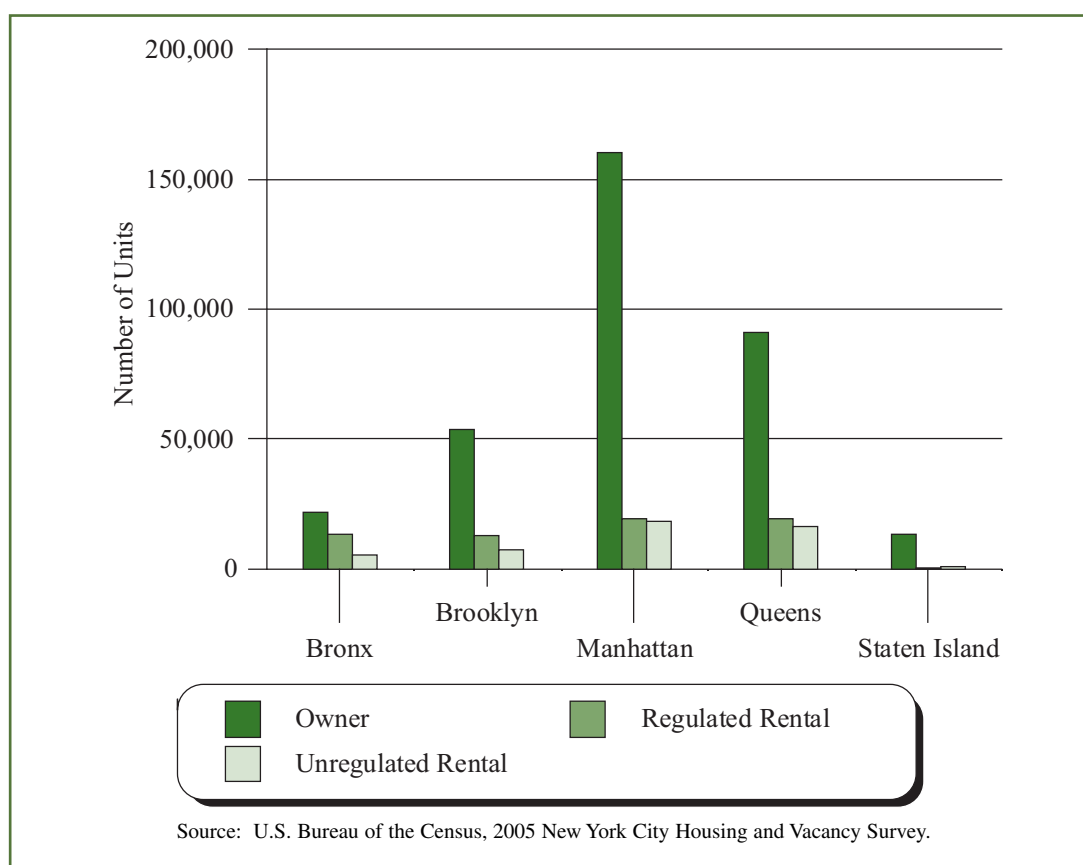


Table 4.27
Distribution of Occupied and Vacant Available Units in Coop/Condominium Buildings
(Excluding Mitchell-Lama Coops) by Borough and Tenure/Regulatory Status
New York City 2005

Borough	Tenure/Regulatory Status	Percent of Total	Number	Percent
All	All	100.0%	452,151	100.0%
	Owner Occupied		339,776	75.1%
	Regulated Rental		64,676	14.3%
	Unregulated Rental		47,699	10.5%
Bronx ^a	All	8.8%	40,008	100.0%
	Owner Occupied		21,597	54.0%
	Regulated Rental		13,270	33.2%
	Unregulated Rental		5,141	12.9%
Brooklyn	All	16.3%	73,846	100.0%
	Owner Occupied		53,858	72.9%
	Regulated Rental		12,705	17.2%
	Unregulated Rental		7,284	9.9%
Manhattan ^a	All	43.7%	197,370	100.0%
	Owner Occupied		160,137	81.1%
	Regulated Rental		19,155	9.7%
	Unregulated Rental		18,077	9.2%
Queens	All	27.9%	126,373	100.0%
	Owner Occupied		90,839	71.9%
	Regulated Rental		19,375	15.3%
	Unregulated Rental		16,159	12.8%
Staten Island	All	3.2%	14,555	100.0%
	Owner Occupied		13,346	91.7%
	Regulated Rental		*	*
	Unregulated Rental		*	*

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Too few units to report.

Size of Rental Units

In 2005, of the 2,092,000 rental units in the City, half were smaller units—either studio units with no bedroom (8 percent) or one-bedroom units (41 percent)—and the other half were larger units—either units with two bedrooms (36 percent) or units with three or more bedrooms (15 percent) (Table 4.28). In Manhattan, most units were small: almost three-fifths of all rental units in the borough were either studios (16 percent) or one-bedroom units (42 percent), while the remaining two-fifths were two-bedroom units (30 percent) or three-or-more-bedroom units (12 percent). Compared to the city-wide distribution, in the Bronx, Brooklyn, and Queens, there were more two-bedroom units and fewer studios. The distribution in Staten Island approximated the distribution in the City as a whole.

Table 4.28
Distribution of Occupied and Vacant Available Rental Units
by Number of Bedrooms within Borough
New York City 2005

Borough	Number	Number of Bedrooms				
		All	0	1	2	3 or More
All	2,092,363	100.0%	8.2%	40.6%	35.8%	15.4%
Bronx ^a	377,798	100.0%	4.9%	40.2%	37.8%	17.1%
Brooklyn	639,355	100.0%	4.5%	39.1%	39.0%	17.4%
Manhattan ^a	585,787	100.0%	16.2%	42.1%	29.6%	12.1%
Queens	433,965	100.0%	5.9%	40.7%	37.9%	15.6%
Staten Island	55,458	100.0%	6.9%*	41.9%	35.7%	15.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

^a Marble Hill in the Bronx.

* Since the number of units is small, interpret with caution.

The distribution of different sizes of rental units by borough provides more specific information on the locational concentration of each size of unit in the City. More than half of the rental studios in the City were concentrated in Manhattan (56 percent), while the remainder were located mostly in Brooklyn (17 percent), Queens (15 percent), or the Bronx (11 percent) (Table 4.29). One-bedroom rental units were scattered throughout the four most populous boroughs: Brooklyn (30 percent), Manhattan (29 percent), Queens (21 percent), and the Bronx (18 percent). Two-bedroom units were also scattered throughout the same four boroughs: a third were located in Brooklyn, while the remainder were scattered in either Manhattan (23 percent), Queens (22 percent), or the Bronx (19 percent). The distribution of rental units with three or more bedrooms closely approximated that of two-bedroom units.

A review of different sizes of rental units within each rent-regulation category reveals that a much larger proportion of the Public Housing, *in rem*, and rent-unregulated categories provided an umbrella for larger units. Of Public Housing units, seven in ten were either two-bedroom units (48 percent) or three-or-more-bedroom units (23 percent) (Table 4.30). Of *in rem* units, more than three-quarters were larger units, either two-bedroom units (34 percent) or three-or-more-bedroom units (43 percent). Of unregulated rental units,

Table 4.29
Distribution of Occupied and Vacant Available Rental Units
by Borough within Number of Bedrooms
New York City 2005

Borough	Number of Bedrooms				
	All	0	1	2	3 or More
All (Number)	2,092,363	171,447	848,509	749,584	322,824
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx ^a	18.1%	10.7%	17.9%	19.0%	20.1%
Brooklyn	30.6%	16.7%	29.5%	33.3%	34.4%
Manhattan ^a	28.0%	55.5%	29.1%	23.1%	21.9%
Queens	20.7%	14.9%	20.8%	21.9%	20.9%
Staten Island	2.7%	2.2%*	2.7%	2.6%	2.7%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

* Since the number of units is small, interpret with caution.

more than three-fifths were either two-bedroom units (39 percent) or three-or-more-bedroom units (23 percent); the remainder were mostly one-bedroom units.

Compared to the distribution of all rental units, more rent-stabilized units, three-fifths, were smaller units: one-bedroom units (48 percent) and studios (11 percent) (Table 4.30).

Looking at the distribution of different sizes of rental units by rent-regulation status helps us understand in which rent-regulation category certain sizes of rental units are concentrated. Because of the dominance of rent-stabilized and unregulated units in the rental inventory in the City, they comprised major proportions of each size of unit. However, this distribution confirms generally the findings of the above analysis of rent-regulation categories by the size of the rental unit: the rent-unregulated, Public Housing, and *in rem* categories proportionately provided more larger units, while the rent-stabilized category provided more smaller units. More than two-thirds of studio rental units in the City were rent-stabilized units (68 percent) (Table 4.31). At the same time, three-fifths of one-bedroom rental units were rent-stabilized units (59 percent).

On the other hand, four-fifths of two-bedroom units were either rent-stabilized units (45 percent) or unregulated units (36 percent) (Table 4.31). The remainder were mostly Public Housing units (11 percent). About half of three-or-more-bedroom units were unregulated (49 percent), while an additional three in ten were rent-stabilized (29 percent). Most of the remaining such large units were Public Housing units (12 percent).

Table 4.30
Distribution of Occupied and Vacant Available Rental Units
by Number of Bedrooms within Regulatory Status
New York City 2005

Regulatory Status	Number of Bedrooms				
	All	0	1	2	3 or More
All Rental Units	100.0%	8.2%	40.6%	35.8%	15.4%
Controlled	100.0%	*	46.6%	35.0%	13.6%
Stabilized	100.0%	11.2%	47.6%	32.2%	9.1%
Pre-1947	100.0%	10.8%	47.2%	32.3%	9.7%
Post-1947	100.0%	12.0%	48.6%	31.9%	7.5%
Other Regulated	100.0%	7.4%	44.2%	32.5%	15.9%
Unregulated	100.0%	5.5%	32.8%	39.1%	22.7%
Public Housing	100.0%	2.9%	26.2%	47.7%	23.2%
<i>In Rem</i>	100.0%	**	**	34.2%*	42.8%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

* Since the number of units is small, interpret with caution.

** Too few units to report.

Table 4.31
Distribution of Occupied and Vacant Available Rental Units
by Regulatory Status within Number of Bedrooms
New York City 2005

Regulatory Status	Number of Bedrooms				
	All	0	1	2	3 or More
All (Number)	2,092,363	171,447	848,509	749,584	322,824
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	**	2.4%	2.0%	1.8%
Stabilized	49.9%	68.0%	58.6%	44.8%	29.3%
Pre-1947	35.7%	47.2%	41.6%	32.2%	22.4%
Post-1947	14.2%	20.8%	17.0%	12.6%	6.9%
Other Regulated	6.0%	5.5%	6.6%	5.5%	6.2%
Unregulated	33.3%	22.3%	26.9%	36.4%	49.0%
Public Housing	8.2%	2.9%	5.3%	10.9%	12.3%
<i>In Rem</i>	0.5%	**	**	0.5%*	1.4%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

* Since the number of units is small, interpret with caution.

** Too few units to report.

Rental Units by Building Size

The predominant proportion of the rental inventory in the City, 86 percent, is multi-family structures with three or more units. Of all 2,092,000 rental units in the City, close to two-fifths were situated in large buildings with 50 or more units (37 percent), while another fifth were in medium-sized buildings with 20-49 units (21 percent) (Table 4.32). The remaining two-fifths of rental units in the City were in small buildings, either those with one or two units (14 percent) or those with 3-19 units (29 percent).

The rent-regulation categories in the City had differing inventory profiles of building size. In 2005, almost two-thirds of rent-controlled units were situated in buildings with 20 or more units, while the remaining third were in small buildings with fewer than 20 units, with fewer than one in eight of these being in buildings with fewer than 6 units (Table 4.32). Of rent-stabilized units, almost three-quarters were in buildings with 20 or more units, while a little more than one-quarter were in small buildings with fewer than 20 units.

However, four-fifths of unregulated rental units were in small buildings, either those with one or two units (40 percent) or those with 3-19 units (41 percent) (Table 4.32). However, this overall distribution masks the significant disparity in the situation of unregulated units in rental buildings compared to those in coop/condo buildings: more than four-fifths of unregulated units in rental buildings were situated in structures with fewer than 6 units, while more than four-fifths of such units in coop/condos were in buildings with 20 or more units.

Public Housing units were mainly in large buildings: two-thirds of such units were in either very large buildings with 100 or more units (45 percent) or large buildings with 50-99 units (22 percent) (Table 4.32). Another quarter of such units were in medium-sized buildings with 20-49 units (24 percent).

On the other hand, four-fifths of *in rem* units were in either small buildings with 6-19 units (36 percent) or medium-sized buildings with 20-49 units (48 percent) (Table 4.32).

The distribution of rental units within each size of building by rent-regulation typology reveals that, as expected, almost all rental units in one- or two-unit buildings were unregulated rental units (98 percent), as were those in buildings with 3-5 units (94 percent) (Table 4.33).

On the other hand, four-fifths of rental units in small buildings with 6-19 units (80 percent) and three-quarters of those in buildings with 20-99 units (74 percent) were rent-stabilized units (Table 4.33). At the same time, more than two-fifths of the units in the largest buildings, those with 100 or more units, were rent-stabilized units (43 percent), while most of the remainder were either “other” rent-regulated units (19 percent), Public Housing units (19 percent), or unregulated rental units (18 percent).

Rental units in different sizes of buildings were not scattered throughout the boroughs. Instead, they tended to be concentrated in certain boroughs. Three-quarters of units in one- or two-unit buildings in the City were located in either Queens (41 percent) or Brooklyn (34 percent) (Table 4.34). Equal proportions of most of the remainder were in either the Bronx (13 percent) or Staten Island (12 percent). More than four-fifths of units in small buildings with 3-5 units were in either Brooklyn (55 percent) or Queens (28 percent), while the remainder were located mostly in either the Bronx (10 percent) or Manhattan (6 percent). A predominant proportion, seven in ten, of rental units in small buildings with 6-19 units were located in either Brooklyn (38 percent) or Manhattan (33 percent), while another fifth were located in Queens (20 percent).

Table 4.32
Distribution of Occupied and Vacant Available Rental Units
by Building Size within Regulatory Status
New York City 2005

Regulatory Status	Number	Number of Units in Building								
		All	1-2	3-5	6-19	3-19	20-49	50-99	20-99	100 or More
All Rental Units	2,092,363	100.0%	13.5%	12.8%	15.8%	28.6%	21.1%	17.0%	38.0%	19.9%
Controlled	43,317	100.0%	**	9.3%	22.9%	32.1%	34.1%	22.7%	56.9%	8.5%*
Stabilized	1,043,677	100.0%	**	1.0%	25.3%	26.3%	31.9%	24.5%	56.4%	17.3%
Pre-1947	747,332	100.0%	**	**	31.2%	31.4%	39.2%	21.9%	61.1%	7.5%
Post-1947	296,345	100.0%	**	2.9%	10.6%	13.4%	13.5%	31.1%	44.7%	41.8%
All Other Regulated ^a	126,308	100.0%	**	**	7.0%	7.7%	12.9%	15.9%	28.8%	63.3%
Unregulated	697,363	100.0%	39.7%	36.2%	4.5%	40.7%	4.4%	4.4%	8.8%	10.8%
In Rental Buildings	649,664	100.0%	42.1%	38.6%	4.2%	42.9%	3.4%	2.8%	6.2%	8.9%
In Coops/Condos	47,699	100.0%	7.4%*	**	8.1%*	11.3%	16.9%	27.0%	43.9%	37.4%
Public Housing	170,892	100.0%	1.8%*	**	6.9%	6.9%	23.8%	22.2%	46.0%	45.3%
<i>In Rem</i>	10,807	100.0%	**	**	35.9%	44.8%	48.1%	**	51.0%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

^a Includes Mitchell-Lama, HUD-regulated, Article 4 and Loft Board.

Table 4.33
Distribution of Occupied and Vacant Available Rental Units
by Regulatory Status within Building Size
New York City 2005

Regulatory Status	Number of Units within Building								
	All	1-2	3-5	6-19	3-19	20-49	50-99	20-99	100 or More
All (Number)	2,092,363	281,954	268,306	330,032	598,338	440,504	354,693	795,197	416,875
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Controlled	2.1%	**	1.5%	3.0%	2.3%	3.4%	2.8%	3.1%	0.9%*
Stabilized	49.9%	**	3.8%	80.0%	45.8%	75.6%	72.1%	74.0%	43.2%
Pre-1947	35.7%	**	**	70.6%	39.2%	66.5%	46.1%	57.4%	13.5%
Post-1947	14.2%	**	3.2%	9.5%	6.7%	9.1%	26.0%	16.6%	29.7%
All Other Regulated ^a	6.0%	**	**	2.7%	1.6%	3.7%	5.7%	4.6%	19.2%
All Unregulated	33.3%	98.2%	94.0%	9.5%	47.4%	6.9%	8.7%	7.7%	18.1%
Public Housing	8.2%	1.1%*	**	3.6%	2.0%	9.2%	10.7%	9.9%	18.6%
<i>In Rem</i>	0.5%	**	**	1.2%*	0.8%	1.2%	**	0.7%	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a All Other Regulated includes Mitchell-Lama, HUD-regulated, Loft Board and Article 4 rental units.

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report

Meanwhile, close to nine in ten rental units in medium-sized buildings with 20-49 units were scattered in the three older boroughs of Manhattan (36 percent), the Bronx (25 percent), and Brooklyn (24 percent) (Table 4.34). The remaining units in buildings of such size were located mostly in Queens (14 percent).

On the other hand, units in most large buildings with 50-99 units were scattered throughout the City, except for the most recently developed borough of Staten Island (Table 4.34). The Bronx captured 31 percent of the rental units in such buildings, while Brooklyn and Manhattan each shared 25 percent. Queens accommodated another 18 percent. Of all rental units in very large buildings, those with 100 or more units, Manhattan had half (51 percent), and most of the remainder were distributed among the following three boroughs: Brooklyn (19 percent), the Bronx (16 percent), and Queens (12 percent).

The boroughs had differing inventory profiles of building size. The majority of rental units in the Bronx were in buildings with 20-99 units (59 percent) (Table 4.35). Combined with rental units in buildings with 100 or more units, more than three-quarters of the rental units in the borough were in buildings with 20 or more units. On the other hand, Brooklyn provided an umbrella for all sizes of buildings: one- or two-unit buildings (15 percent), small buildings with 3-5 units (23 percent), small buildings with 6-19 units (20 percent), buildings with 20-49 units (16 percent), large buildings with 50-99 units (14 percent), and the largest buildings with 100 or more units (12 percent).

Table 4.34
Distribution of Occupied and Vacant Available Rental Units
by Borough within Building Size
New York City 2005

Borough	Number of Units in Building						100 or More
	All	1-2	3-5	6-19	20-49	50-99	
All (Number)	2,092,363	281,954	268,306	330,032	440,504	354,693	416,875
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx ^a	18.1%	12.8%	9.8%	8.0%	25.1%	31.3%	16.2%
Brooklyn	30.6%	33.9%	54.5%	38.2%	23.5%	25.3%	18.8%
Manhattan ^a	28.0%	**	6.0%	33.2%	36.2%	24.9%	50.6%
Queens	20.7%	41.4%	27.5%	19.7%	14.4%	18.1%	12.3%
Staten Island	2.7%	11.5%	2.2%	1.1%*	0.8%*	**	2.1%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Since the number of units is small, interpret with caution.

** Too few units to report.

Table 4.35
Distribution of Occupied and Vacant Available Rental Units
by Building Size within Borough
New York City 2005

Borough	Number	Number of Units in Building						100 or More
		All	1-2	3-5	6-19	20-49	50-99	
All	2,092,363	100.0%	13.5%	12.8%	15.8%	21.1%	17.0%	19.9%
Bronx ^a	377,798	100.0%	9.5%	7.0%	7.0%	29.3%	29.4%	17.9%
Brooklyn	639,355	100.0%	14.9%	22.9%	19.7%	16.2%	14.1%	12.2%
Manhattan ^a	585,787	100.0%	**	2.7%	18.7%	27.2%	15.1%	36.0%
Queens	433,965	100.0%	26.9%	17.0%	14.9%	14.6%	14.8%	11.8%
Staten Island	55,458	100.0%	58.4%	10.7%	6.3%*	6.3%*	**	15.7%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

* Since the number of units is small, interpret with caution.

** Too few units to report.

In Manhattan, more than a third of the rental units were in the largest buildings with 100 or more units (36 percent). Combined with rental units in large buildings with 50-99 units (15 percent), more than half of all rental units in the borough were in buildings with 50 or more units (Table 4.35). Still more than a fifth were situated in small buildings, mostly those with 3-19 units, and more than a quarter were in buildings of 20-49 units.

In Queens, more than half of all rental units were situated in small buildings, either those with one or two units (27 percent) or those with 3-19 units (32 percent) (Table 4.35). The remaining rental units in the borough were fairly evenly divided among other sizes of buildings: those with 20-49 units (15 percent), those with 50-99 units (15 percent), and those with 100 or more units (12 percent).

In Staten Island, almost three-fifths of rental units were in one- or two-family houses (58 percent), while close to a fifth were in small buildings with 3-19 units. Nevertheless, a considerable proportion of rental units in the borough, 16 percent, were in large buildings with 100 or more units.

Structure Class of Rental Units

New York City is a city of multi-family and old buildings. In 2005, of all 2,092,000 rental units in the City, about 85 percent were located in multi-family buildings, while the remainder were in one- or two-family houses (Table 4.36).¹⁴ Of all rental units, two-fifths were in either Old Law tenement buildings (10 percent), which were built before 1901, or New Law tenement buildings (30 percent), which were built between 1901 and 1929. The largest proportion of rental units in the City, 38 percent, were in multiple dwellings built after 1929.

In New York City, the distribution of rental units by structure class varied from borough to borough. In 2005, almost all of the rental units in Manhattan were in multi-family buildings, with about half being in either Old Law or New Law tenements (Table 4.36). Nine in ten of all rental units in the Bronx were in multi-family buildings, and more than two-fifths of these were in New Law tenements. In Brooklyn, more than four-fifths of all rental units were in multi-family buildings, and more than two-fifths were in either Old Law tenement buildings (11 percent) or New Law tenement buildings (32 percent).

On the other hand, of the rental units in Queens, seven in ten were in multi-family buildings (Table 4.36). Of all the rental units in the borough, more than two-fifths were in buildings built after 1929. The great majority of rental units in Staten Island, two-thirds, were in one- or two-unit buildings.

Almost two-thirds of the Old Law tenements in the City were located in Manhattan, while a third were in Brooklyn (Table 4.36). At the same time, a third of New Law tenements were located in Brooklyn, while half of such units were in either the Bronx (28 percent) or Manhattan (24 percent). On the other hand, three-quarters of the rental units in one- or two-unit buildings were located in either Queens (41 percent) or Brooklyn (34 percent).

Disaggregating rental units by rent-regulation category within each building structure class enables us to view the distinct composition of rent-regulated units within each building structure class. Two-thirds of

14 Rental housing distribution by structure class profile should be understood as an approximation, since the source of information on structure classes, the New York City Multiple Dwelling Registration File, is not completely updated in a regular fashion.

Table 4.36
Number and Distribution of Occupied and Vacant Available Rental Units by Structure
Classification and by Borough
New York City 2005

Structure Classification	All	Bronx ^c	Brooklyn	Manhattan ^c	Queens	Staten Island
All ^a	2,092,363	377,798	636,355	585,787	433,965	55,458
Multifamily Buildings^a	1,810,409	341,802	543,912	584,403	317,228	23,064
Old-Law Tenement	195,477	**	63,773	126,935	**	**
New-Law Tenement	552,766	152,560	179,180	130,599	89,083	**
Post-1929 Multiple Dwelling	701,994	144,755	180,555	205,744	157,816	13,125
1-2 Family House Converted to Apartment	94,814	9,263	39,261	31,856	13,056	**
Other ^d	47,012	**	5,735	37,752	**	**
1-2 Family Houses	281,954	35,996	95,444	**	116,737	32,394
Distribution Within Borough						
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Multifamily Buildings^b	85.0%	89.6%	83.1%	99.7%	69.3%	34.3%
Old-Law Tenement	10.4%	0.9%*	11.3%	23.8%	**	**
New-Law Tenement	29.5%	44.1%	31.8%	24.4%	23.4%	**
Post-1929 Multiple Dwelling	37.5%	41.9%	32.0%	38.5%	41.5%	26.6%
1-2 Family House Converted to Apartment	5.1%	2.7%	7.0%	6.0%	3.4%	**
Other ^d	2.5%	**	1.0%	7.1%	**	**
1-2 Family Houses	15.0%	10.4%	16.9%	**	30.7%	65.7%
Distribution Within Structure Classification						
All ^a	100.0%	18.1%	30.6%	28.0%	20.7%	2.7%
Multifamily Buildings^a	100.0%	18.9%	30.0%	32.3%	17.5%	1.3%
Old-Law Tenement	100.0%	1.6%*	32.6%	64.9%	**	**
New-Law Tenement	100.0%	27.6%	32.4%	23.6%	16.1%	**
Post-1929 Multiple Dwelling	100.0%	20.6%	25.7%	29.3%	22.5%	1.9%
1-2 Family House Converted to Apartment	100.0%	9.8%	41.4%	33.6%	13.8%	**
Other ^d	100.0%	**	12.2%	80.3%	**	**
1-2 Family Houses	100.0%	12.8%	33.9%	**	41.4%	11.5%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Includes units whose structure class within multifamily buildings was not reported.

b Excludes units whose structure class within multifamily buildings was not reported.

c Marble Hill in the Bronx.

d Multi-family structures including apartment hotels built before 1929, commercial buildings altered to apartments, and other units in miscellaneous Class B structures.

* Since the number of units is small, interpret with caution.

** Too few units to report.

Table 4.37
Distribution of Occupied and Vacant Available Rental Units by Regulatory Status within Structure Class
New York City 2005

Structure Classification	All	Public	Stabilized				M-L Rental	Controlled	In Rem	Other Regulated	All Un- Regulated
			Both	Pre-47	Post-47						
All ^a	2,092,363	100.0%	8.2%	49.9%	35.7%	14.2%	3.0%	2.1%	0.5%	3.1%	33.3%
Multifamily Buildings^a	1,810,409	100.0%	9.3%	57.6%	41.3%	16.4%	3.4%	2.3%	0.6%	3.6%	23.2%
Old-Law Tenement	195,477	100.0%	**	65.6%	63.4%	2.2% ^b	**	4.1%	**	**	28.3%
New-Law Tenement	552,766	100.0%	**	78.7%	77.3%	1.5% ^b	**	4.0%	1.3%	2.7%	13.3%
Post-1929 Multiple Dwelling	701,994	100.0%	23.9%	46.8%	11.7%	35.1%	8.8%	0.8%	**	5.4%	14.2%
1-2 Family House Converted to Apartment	94,814	100.0%	**	29.5%	26.5%	**	**	**	**	3.2%*	64.5%
Other	47,012	100.0%	**	61.6%	55.0%	6.6%*	**	**	**	**	35.7%
1-2 Family Houses	281,954	100.0%	1.1%*	**	**	**	**	**	**	**	98.2%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Includes units whose structure class within multifamily buildings was not reported.

b Data on structure class are obtained from the City's Master Building File and data on year built are obtained from the City's RPAD File. Some inconsistency between the two files may have led to an irregular classification of these units.

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

the 195,000 Old Law tenements were rent-stabilized units, while the remainder were mostly unregulated rental units (28 percent) (Table 4.37). At the same time, eight in ten of the 553,000 New Law tenements were rent-stabilized units, while the remainder were mostly unregulated rental units (13 percent).

Close to half of the 702,000 rental units in multiple-dwelling buildings built after 1929 were rent-stabilized units (47 percent), while about a quarter were Public Housing units (24 percent) (Table 4.37). The remainder were either unregulated rental units (14 percent), Mitchell-Lama rental units (9 percent), or “other” regulated units (5 percent). At the same time, two-thirds of the 95,000 rental units in one- or two-family houses converted to apartments were unregulated rental units, while three in ten were rent-stabilized units. Finally, of the 282,000 rental units in one- or two-family houses, almost all were unregulated rental units.

The Owner Housing Inventory

Growth of the Ownership Rate

The 2005 HVS reports that the homeownership rate in New York City increased by 4.3 percentage points in the twelve-year period between 1993 and 2005, from 29.0 percent to 33.3 percent (Table 4.38). The rates were 30.0 percent in 1996, 31.9 percent in 1999, and 32.7 percent in 2002 (Figure 4.12). Undoubtedly, the City made a great contribution to such ownership growth. During the period between July 2002 and June 2005, 3,432 families became owners through HPD’s various programs to offer more affordable owner housing units in the City.¹⁵

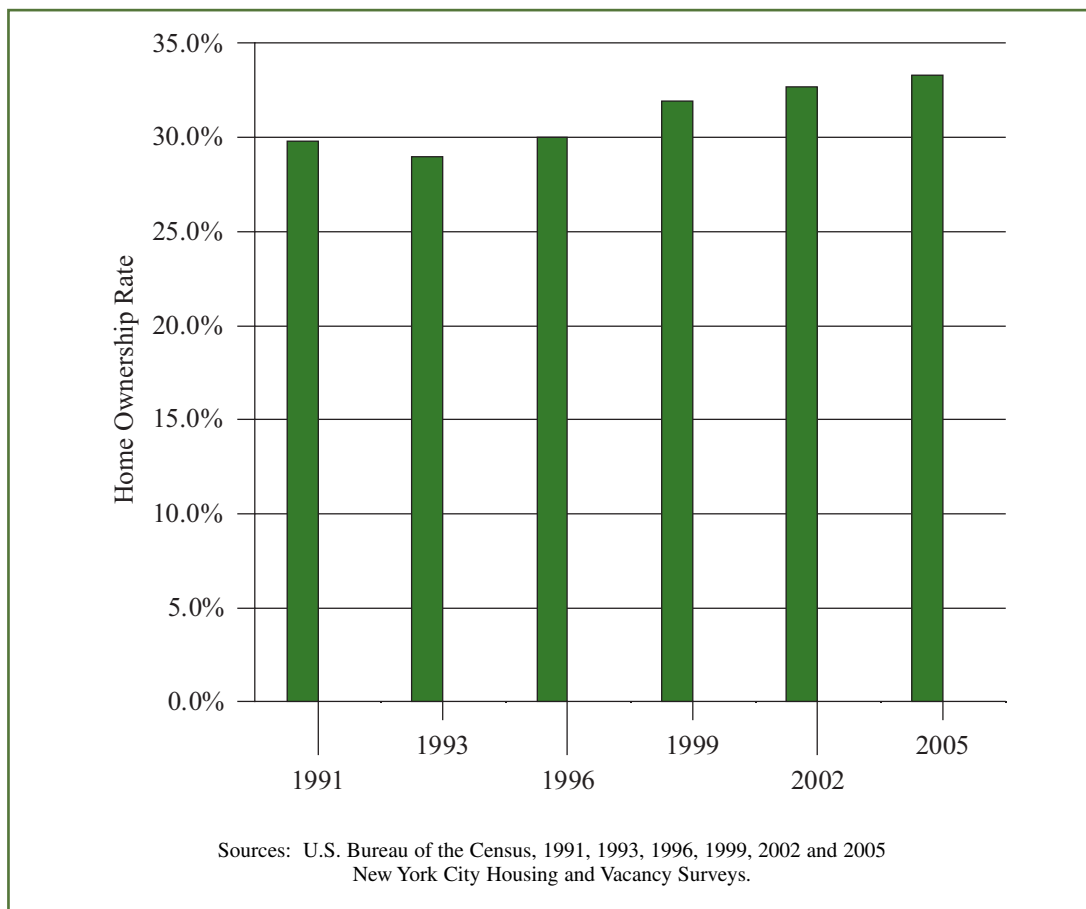
The homeownership rates in the most recently developed boroughs of Staten Island and Queens were unparalleledly higher than the overall city-wide rate, while the rates in the other three older boroughs—the Bronx, Brooklyn, and Manhattan—were lower than the city-wide rate. In Staten Island, the rate was 67.7 percent, the highest of any of the boroughs and more than double the city-wide rate, while the rate in Queens was 46.4 percent, the second highest in the City and 1.4 times the city-wide rate (Table 4.38). The homeownership rate in Staten Island grew by 3.1 percentage points between 2002 and 2005.

On the other hand, the homeownership rates in the Bronx and Manhattan were 22.1 percent and 23.6 percent respectively, markedly lower than the city-wide rate (Table 4.38). At the same time, the rate in Brooklyn was 29.2 percent, higher than the rates in Manhattan and the Bronx, but still considerably lower than the city-wide rate (Figure 4.13 and Map 4.3).

The homeownership rates for each racial and ethnic group in the City varied widely. In 2005, the homeownership rate for white households was 43.6 percent, the highest of any racial and ethnic group and 1.3 times higher than the city-wide rate of 33.3 percent (Table 4.39). The rate for Asian households was 37.6 percent, the second highest of all racial and ethnic groups and 4.3 percentage points higher than the city-wide rate. The rates for the other major racial and ethnic groups were lower than the city-wide rate. For black households, the rate was 29.1 percent. For Puerto Rican and non-Puerto Rican Hispanic

15 New York City Department of Housing Preservation and Development, Strategic Planning Group. “Homeownership” is generally a record of the number of owners, not building units. For example, in the case of the Partnership program, homeowners may purchase one-, two-, or three-family buildings. Thus, the actual unit counts are much higher than the homeownership counts.

Figure 4.12
Home Ownership Rates
New York City, Selected Years 1991 - 2005



households, the homeownership rates were a mere 15.9 percent and 16.6 percent respectively, only about half of the city-wide rate (Table 4.39 and Figure 4.14).

As homeownership grew city-wide, the homeownership rate grew considerably for every major racial and ethnic group, although at various rates, from 1993 to 2005. In the twelve-year period, every group made improvements; blacks and Asians, particularly, made remarkable improvements. The homeownership rate for these two groups increased by 6.6 percentage points and 6.5 percentage points respectively in the twelve-year period (Table 4.39). In the meantime, the rates for the remaining major racial and ethnic groups also increased considerably in the same twelve-year period: 4.6 percentage points for whites, 3.9 percentage points for Puerto Ricans, and 4.6 percentage points for non-Puerto Rican Hispanics.

Table 4.38
Homeownership Rate by Borough
New York City, Selected Years 1991-2005

Borough	1991	1993	1996	1999	2002	2005
All	29.8%	29.0%	30.0%	31.9%	32.7%	33.3%
Bronx ^a	19.2%	20.5%	20.4%	21.9%	22.5%	22.1%
Brooklyn	26.6%	26.9%	27.3%	28.4%	28.7%	29.2%
Manhattan ^a	19.3%	17.9%	20.3%	22.8%	22.6%	23.6%
Queens	43.8%	40.8%	42.2%	44.0%	46.0%	46.4%
Staten Island	62.6%	62.8%	61.6%	63.3%	64.6%	67.7%

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note:

a Marble Hill in the Bronx.

Figure 4.13
Home Ownership Rates by Borough
New York City, Selected Years 1987 - 2005

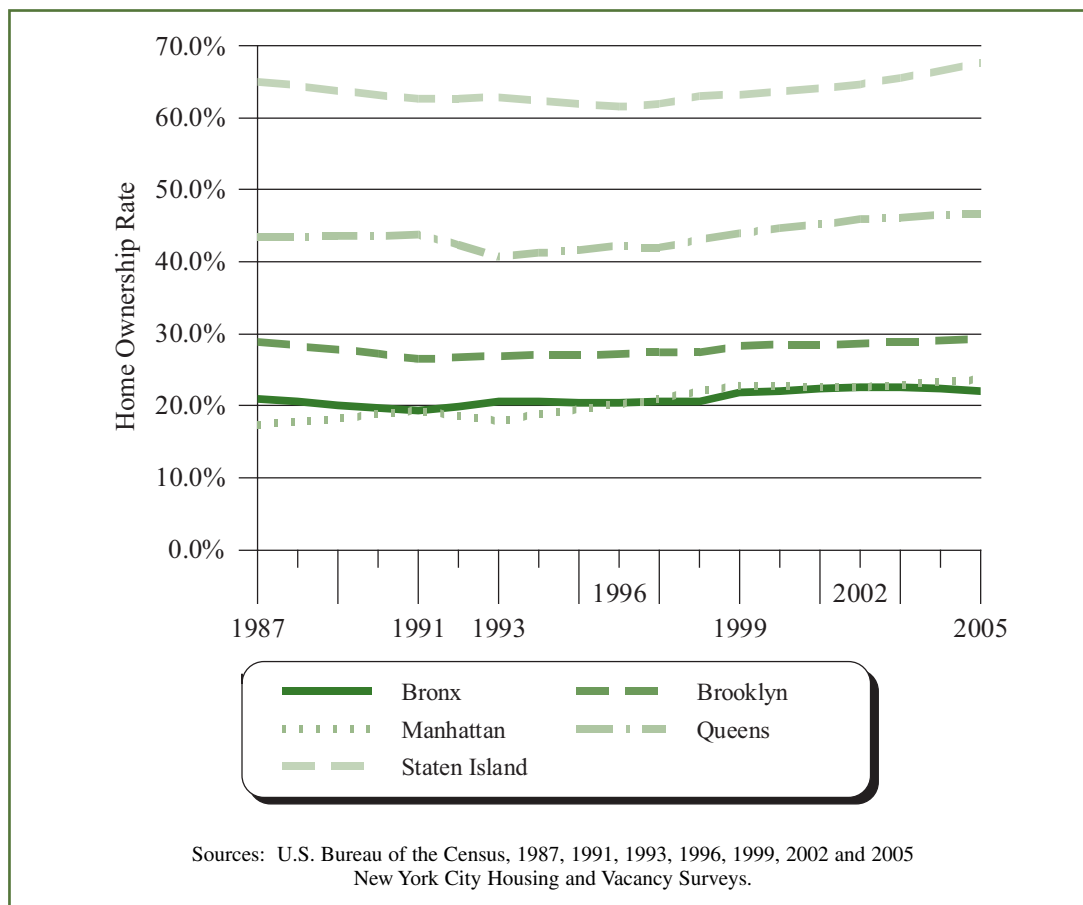


Figure 4.14
Home Ownership Rates by Race/Ethnicity
New York City 2005

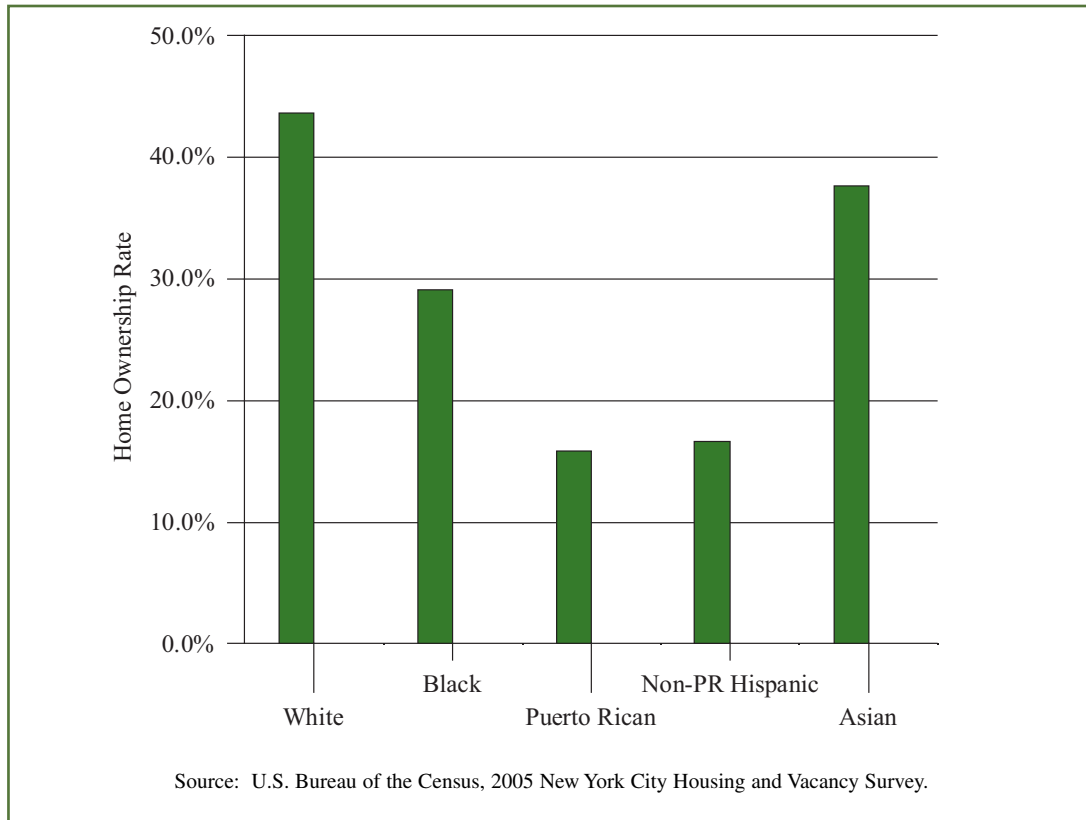


Table 4.39
Homeownership Rate by Race/Ethnicity of Householder
New York City, Selected Years 1991-2005

Race/Ethnicity	1991	1993	1996	1999	2002	2005
All	29.8%	29.0%	30.0%	31.9%	32.7%	33.3%
White	40.5%	39.0%	40.1%	42.0%	42.6%	43.6%
Black/African American	22.5%	22.5%	25.1%	28.5%	29.2%	29.1%
Puerto Rican	11.9%	12.0%	13.2%	14.6%	15.2%	15.9%
Non-Puerto Rican Hispanic	12.7%	12.0%	12.5%	12.7%	15.3%	16.6%
Asian	32.1%	31.1%	31.7%	35.2%	36.0%	37.6%
Other ^a	22.6%	**	**	28.0%*	36.2%	29.6%

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

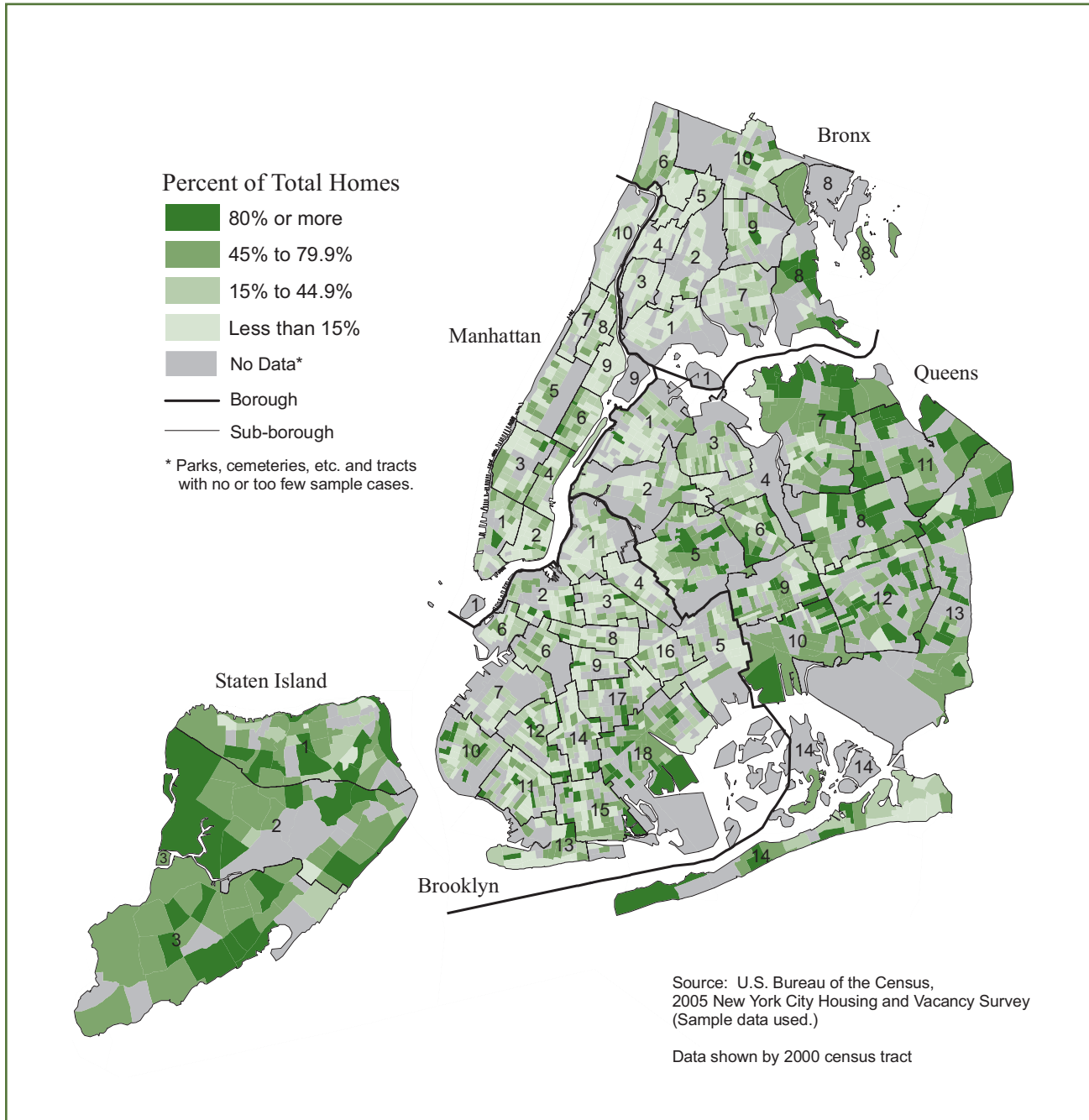
Notes:

* Since the number of households is small, interpret with caution.

** Too few units to report.

a In 1991 "Other" included American Indians, Aleuts, Eskimos, and all others identified as "Other race." For 1993, 1996 and 1999 "Other" includes only American Indians, Aleuts, and Eskimos; individuals the respondent identified as "Other race" and those for whom race was not reported were allocated among the race categories. For 2002 and 2005 "Other" includes American Indians or Alaska Natives, Native Hawaiians, Other Pacific Islanders and people of two or more races.

Map 4.3
Home Ownership Rates
New York City 2005



Composition of Legal Forms of the Owner Unit Inventory

The number of occupied and vacant-available owner units in the City was 1,032,000 in 2005 (Table 4.40). In the three years from 2002 to 2005, the owner unit inventory in the City grew noticeably by 35,000 units. This growth resulted predominantly from the growth in the number of private cooperative units and condominium units. During the three-year period, the number of private cooperative units grew by 23,000 units, while the number of condominium units grew by 11,000 units.

Table 4.40
Distribution of Occupied and Vacant Available Owner Units by Legal Form of Ownership
New York City, Selected Years 1991-2005

Legal Form of Ownership					2002		2005	
	1991	1993	1996	1999	Number	Percent	Number	Percent
All	100.0%	100.0%	100.0%	100.0%	997,003	100.0%	1,031,780	100.0%
Conventional	65.8%	65.9%	64.7%	62.2%	639,659	64.2%	646,525	62.7%
Cooperative	28.9%	28.6%	29.9%	32.2%	291,917	29.3%	309,195	30.0%
Mitchell-Lama ^a	4.8%	5.3%	6.2%	6.0%	51,041	5.1%	45,478	4.4%
Private Coop	24.1%	23.2%	23.8%	26.2%	240,876	24.2%	263,717	25.6%
Condominium	5.3%	5.6%	5.4%	5.6%	65,427	6.6%	76,060	7.4%

Sources: U.S. Bureau of the Census, 1991, 1993, 1996, 1999, 2002 and 2005 New York City Housing and Vacancy Surveys.

Notes:

a The Census Bureau made improvements in classifying more correctly renter occupied and owner occupied Mitchell Lama units, which might have reduced somewhat the number of Mitchell-Lama rental units and increased somewhat the number of Mitchell-Lama owner units in 1996 and thereafter, compared to the numbers in 1993 and before.

Owner Units by Location

In 2005, the 1,032,000 owner units in the City consisted of the following four types of ownership (legal forms of ownership): conventional (63 percent), private cooperatives (26 percent), Mitchell-Lama cooperatives (4 percent), and condominiums (7 percent) (Table 4.41). The composition of owner units varied from borough to borough. In the Bronx, preponderantly more owner units were Mitchell-Lama cooperatives and fewer were private cooperatives and condominiums, compared to the composition of owner units in the City. In 2005, of the 105,000 owner units in the borough, 14 percent were Mitchell-Lama cooperatives, while 16 percent and 5 percent respectively were private cooperatives and condominiums. Mitchell-Lama cooperatives were highly concentrated in the borough: 32 percent of all such owner units in the City were located there.

In Brooklyn, 76 percent of the 262,000 owner units were conventional units, while only 17 percent and 3 percent respectively were private cooperatives and condominiums (Table 4.41, Figure 4.15, and Maps 4.4 and 4.5).

On the other hand, a disproportionately large proportion, 69 percent, of the 180,000 owner units in Manhattan were private cooperatives, while another 20 percent were condominiums. In the three years

Table 4.41
Number and Distribution of Occupied and Vacant Available
Owner Units by Legal Form of Ownership and Borough
New York City 2005

Legal Form of Ownership	Total	Bronx^a	Brooklyn	Manhattan^a	Queens	Staten Island
All	1,031,780	105,400	261,987	179,886	372,643	111,864
Conventional	646,525	69,069	199,020	6,567	273,351	98,518
Cooperative	309,195	31,313	54,282	137,673	85,300	**
Mitchell-Lama	45,478	14,734	9,109	13,182	8,453	**
Private Cooperative	263,717	16,578	45,173	124,491	76,847	**
Condominium	76,060	5,018	8,684	35,646	13,992	12,719
Distribution within Borough						
Legal Form of Ownership	Total	Bronx	Brooklyn	Manhattan	Queens	Staten Island
All	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Conventional	62.7%	65.5%	76.0%	3.7%	73.4%	88.1%
Cooperative	30.0%	29.7%	20.7%	76.5%	22.9%	**
Mitchell-Lama	4.4%	14.0%	3.5%	7.3%	2.3%	**
Private Cooperative	25.6%	15.7%	17.2%	69.2%	20.6%	**
Condominium	7.4%	4.8%	3.3%	19.8%	3.8%	11.4%
Distribution within Form of Ownership						
Legal Form of Ownership	Total	Bronx	Brooklyn	Manhattan	Queens	Staten Island
All	100.0%	10.2%	25.4%	17.4%	36.1%	10.8%
Conventional	100.0%	10.7%	30.8%	1.0%	42.3%	15.2%
Cooperative	100.0%	10.1%	17.6%	44.5%	27.6%	**
Mitchell-Lama	100.0%	32.4%	20.0%	29.0%	18.6%	**
Private Cooperative	100.0%	6.3%	17.1%	47.2%	29.1%	**
Condominium	100.0%	6.6%	11.4%	46.9%	18.4%	16.7%

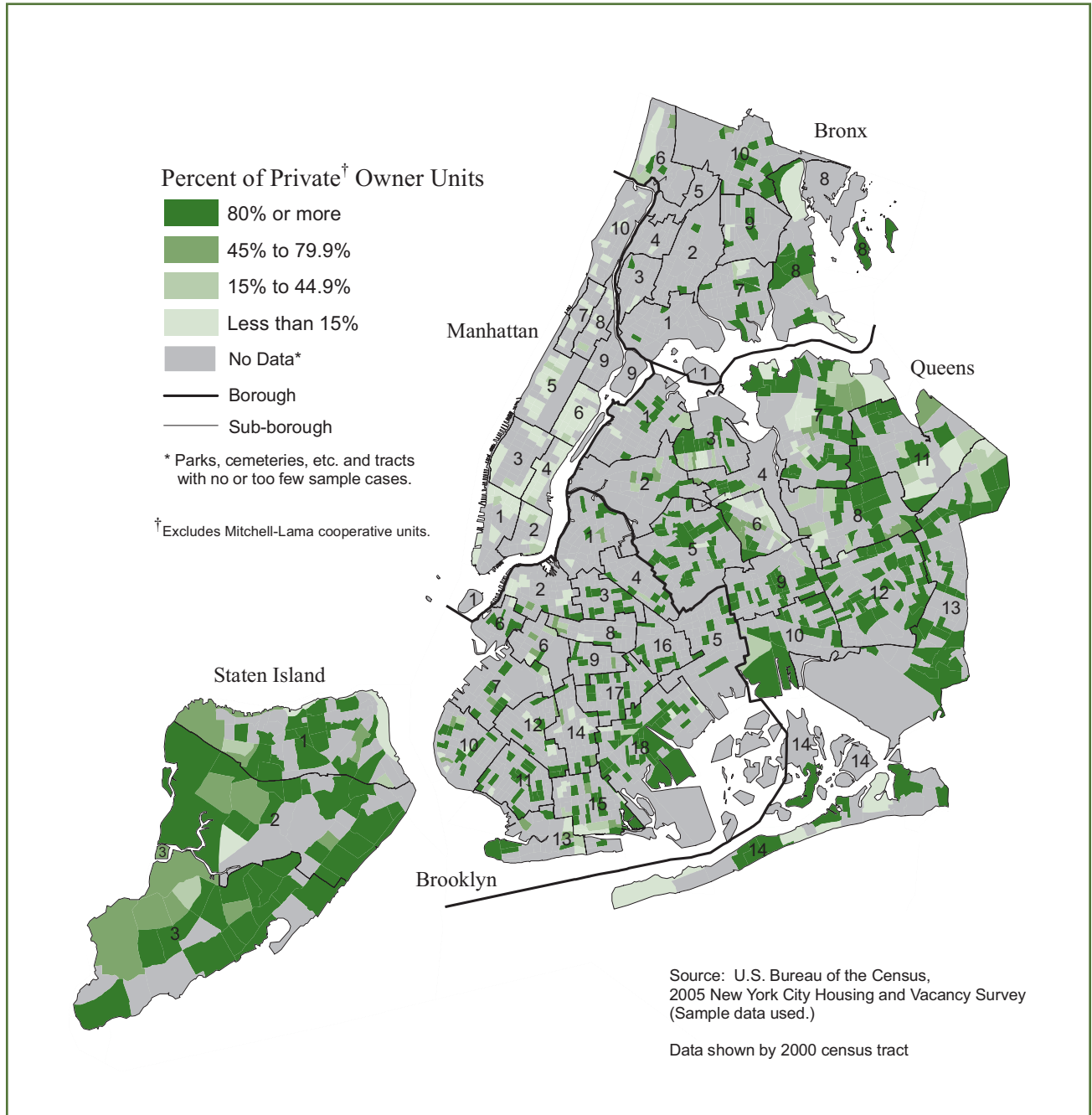
Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

** Too few units to report.

Map 4.4
Occupied and Vacant Conventional Owner Units
as a Percentage of Private Owner Units
New York City 2005



Map 4.5
Occupied and Vacant Cooperative and Condominium Owner Units
as a Percentage of Private Owner Units
New York City 2005

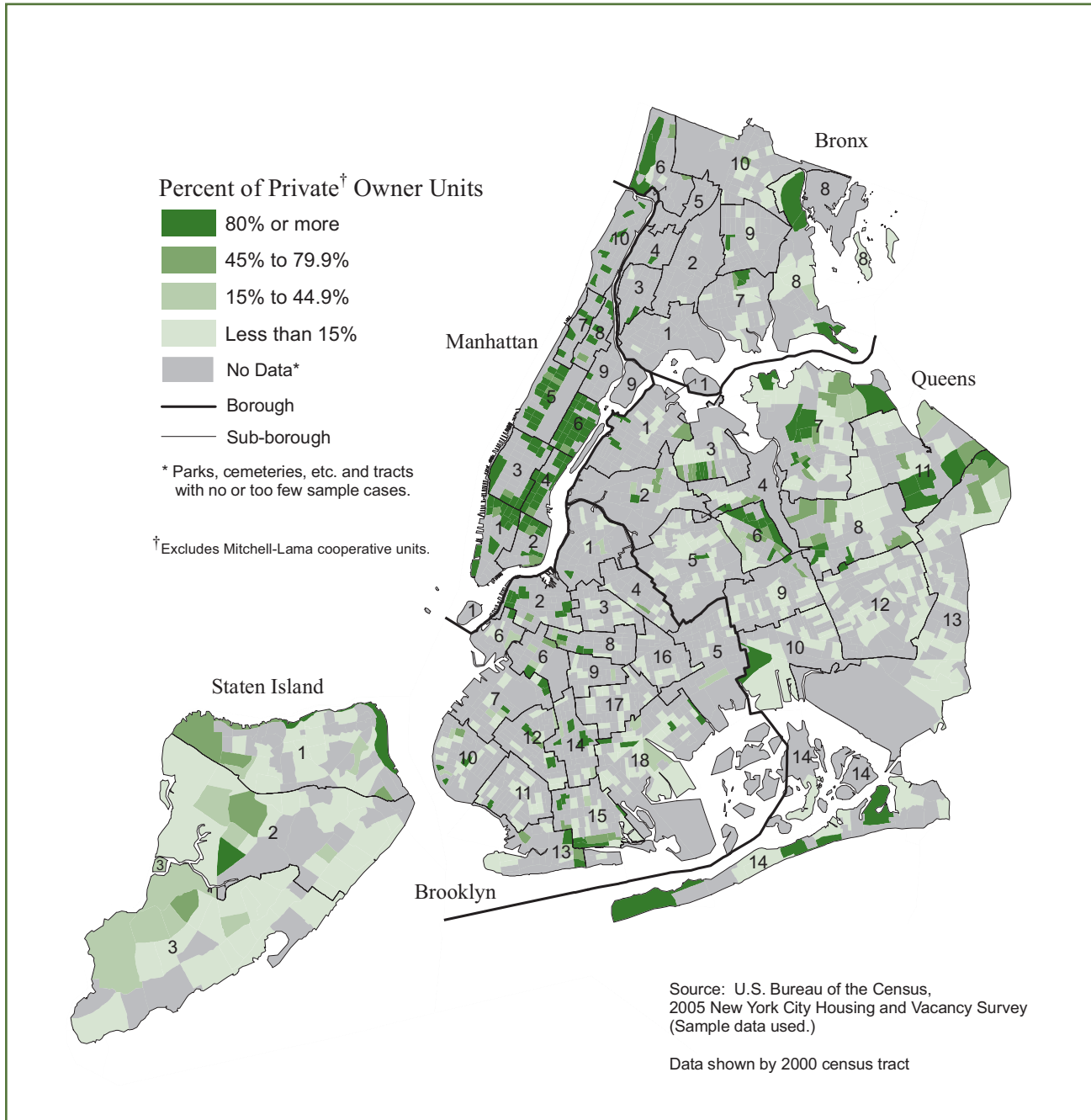
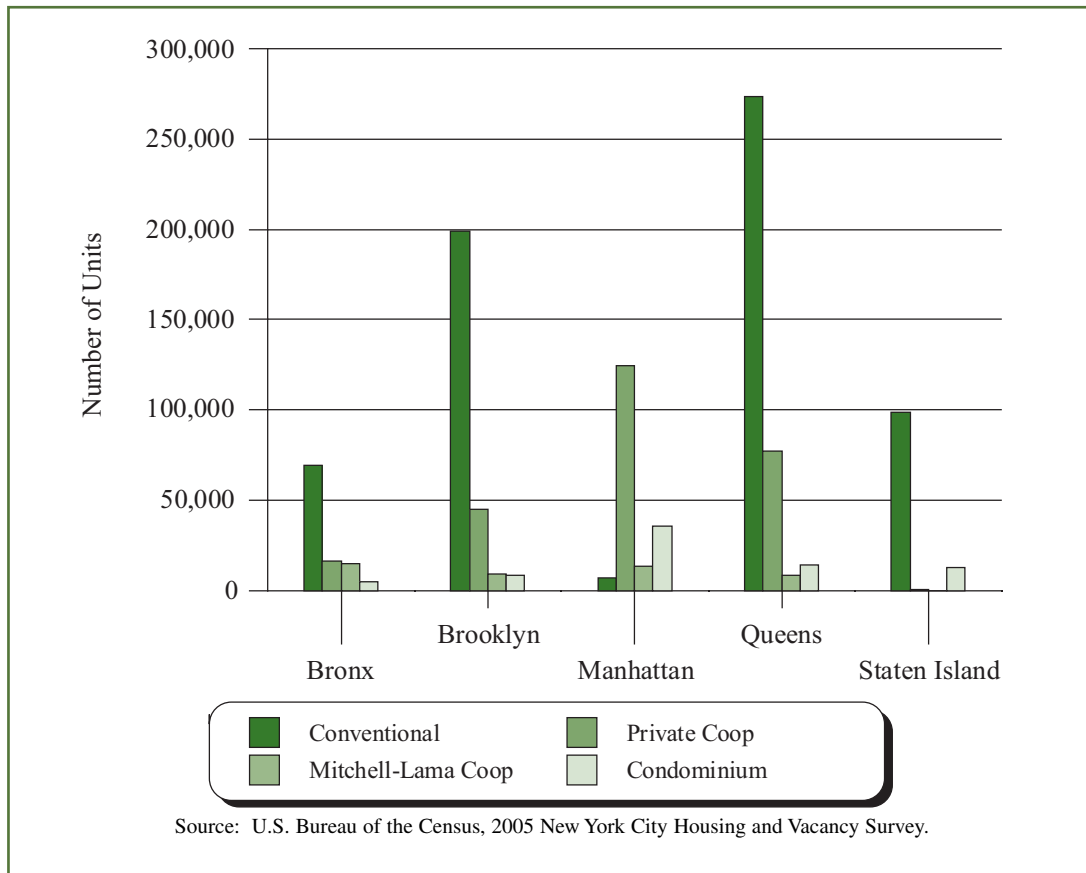


Figure 4.15
Occupied and Vacant Available Owner Units
by Type of Ownership within Borough
New York City 2005



between 2002 and 2005, the number of private cooperative and condominium units in the borough increased by 12,000 units, or by 8 percent. A mere 4 percent of the owner units in Manhattan were conventionally owned (Tables 4.41 and 4.42).

The composition of the 373,000 owner units by type of ownership in Queens resembled that in Brooklyn, except that, in Queens, proportionately somewhat more units were private cooperatives (21 percent) and fewer units were conventional units (73 percent) (Table 4.41). In Staten Island, almost nine in ten of the 112,000 units were conventional units, while 11 percent were condominium units.

Table 4.42
Number and Distribution of Occupied and Vacant Available Owner Units by
Legal Form of Ownership by Borough
New York City 2002

Borough	Legal Form of Ownership				
	All	Conventional	Private Cooperative	Condominium	Mitchell-Lama Cooperative
All					
Number	997,003	639,659	240,876	65,427	51,041
Percent	100.0%	64.2%	24.2%	6.6%	5.1%
Bronx					
Number	105,994	64,836	16,115	5,323	19,720
Percent	100.0%	61.2%	15.2%	5.0%	18.6%
Brooklyn					
Number	256,051	202,815	38,817	7,055	7,364
Percent	100.0%	79.2%	15.2%	2.8%	2.9%
Manhattan					
Number	167,055	4,427*	117,553	30,542	14,532
Percent	100.0%	2.7%	70.4%	18.3%	8.7%
Queens					
Number	364,022	274,926	67,333	12,337	9,425
Percent	100.0%	75.5%	18.5%	3.4%	2.6%
Staten Island					
Number	103,881	92,655	*	10,169	*
Percent	100.0%	89.2%	*	9.8%	*

Source: U.S. Bureau of the Census, 2002 New York City Housing and Vacancy Survey.

Notes:

* Too few units to report.

Size of Owner Units

There were no appreciable changes in the sizes of owner units in the City between 2002 and 2005. In 2005, half of all owner units were larger units with three or more bedrooms (50 percent), while the remainder were mostly units with either two bedrooms (28 percent) or one bedroom (19 percent) (Table 4.43 and Figure 4.16). In other words, of all owner units, about four-fifths were larger units with two or more bedrooms.

Table 4.43
Distribution of Occupied and Vacant Available Owner Units
by Number of Bedrooms within Form of Ownership
New York City 2005

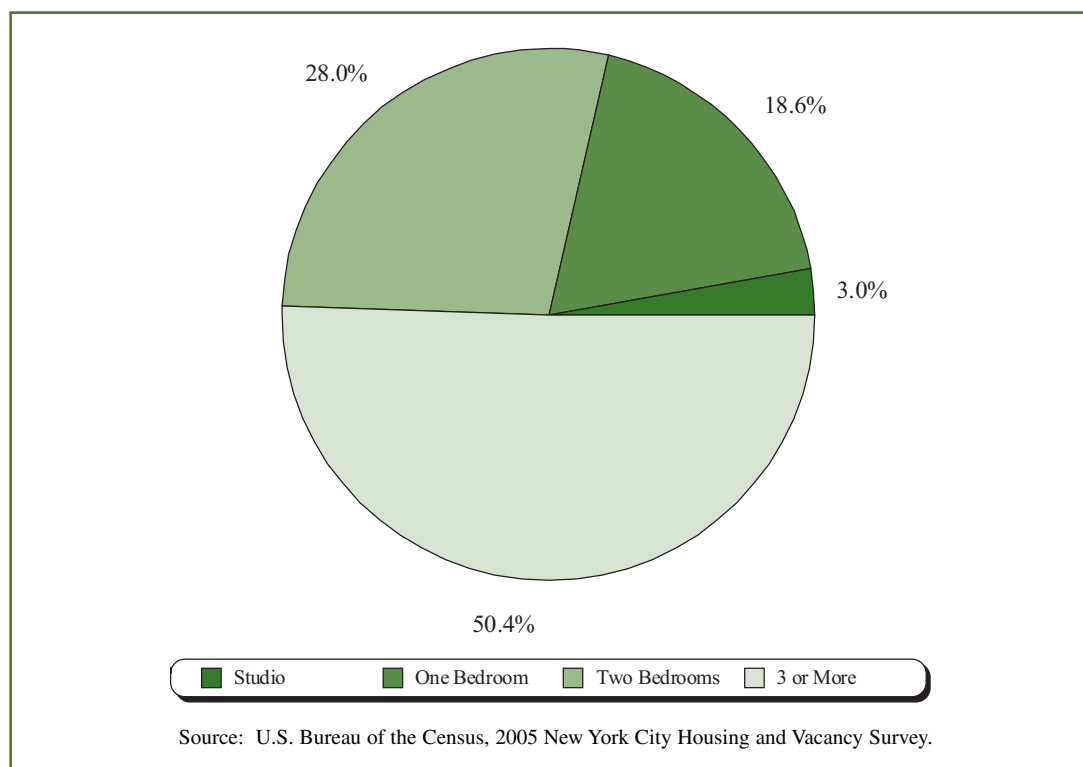
Form of Ownership	Number of Bedrooms				
	All	0	1	2	3 or More
All	100.0%	3.0%	18.6%	28.0%	50.4%
Conventional	100.0%	*	5.3%	23.4%	70.9%
Private Cooperative	100.0%	8.3%	42.7%	35.1%	13.9%
Mitchell-Lama Cooperative	100.0%	*	40.4%	39.8%	17.0%
Condominium	100.0%	6.6%	35.8%	35.3%	22.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Note:

* Too few units to report.

Figure 4.16
Distribution of Occupied and Vacant Available Owner Units by Number of Bedrooms
New York City 2005



Almost all of the conventional units in the City (94 percent) were larger units with two or more bedrooms; seven in ten had three or more bedrooms (Table 4.43).

On the other hand, half of the private cooperatives were either one-bedroom units (43 percent) or studios (8 percent), while a little more than a third were two-bedroom units (35 percent) (Table 4.43). At the same time, the condominium category accommodated more larger units than did private cooperatives. Close to three-fifths of condominium units were larger units, either two-bedroom units (35 percent) or three-or-more-bedroom units (22 percent). The Mitchell-Lama cooperative category also accommodated more larger units: almost three-fifths of Mitchell-Lama units were either two-bedroom units (40 percent) or three-or-more-bedroom units (17 percent).

In the City, most smaller owner units, studios, were private cooperative units (70 percent) in 2005 (Table 4.44). Also, three-fifths of one-bedroom owner units were private cooperative units (59 percent), while the remainder were scattered among conventional units (18 percent), Mitchell-Lama cooperatives (10 percent), and condominium units (14 percent).

Table 4.44
Distribution of Occupied and Vacant Available Owner Units
by Type of Ownership Within Number of Bedrooms
New York City 2005

Form of Ownership	Number of Bedrooms				
	All	0	1	2	3 or More
All (Number)	1,031,780	31,030	192,241	288,662	519,848
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Conventional	62.7%	*	17.7%	52.3%	88.2%
Private Cooperative	25.6%	70.2%	58.6%	32.1%	7.0%
Mitchell-Lama Cooperative	4.4%	*	9.6%	6.3%	1.5%
Condominium	7.4%	16.1%	14.2%	9.3%	3.3%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

* Too few units to report.

On the other hand, more than half of the two-bedroom owner units were conventional units (52 percent), while almost a third were private cooperative units (32 percent); the remaining one in six were divided into Mitchell-Lama cooperatives (6 percent) and condominium units (9 percent) (Table 4.44). Nine in ten of the owner units with three or more bedrooms were conventional units (88 percent), while most of the remainder were private cooperatives (7 percent).

Two-thirds of the owner studios in the City were concentrated in one borough, Manhattan (67 percent), where most owner units were in the non-conventional owner unit categories (Table 4.42 and 4.45). Most of the remainder were located in either Brooklyn (12 percent) or Queens (14 percent). On the other hand, close to nine in ten of the one-bedroom units were scattered in three boroughs: Manhattan (39 percent), Queens (27 percent), and Brooklyn (22 percent). The remainder were located mostly in the Bronx (9 percent).

Table 4.45
Distribution of Occupied and Vacant Available Owner Units by Borough
within Number of Bedrooms
New York City 2005

Borough	Number of Bedrooms				
	All	0	1	2	3 or More
All (Number)	1,031,780	31,030	192,241	288,662	519,848
All (Percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Bronx ^a	10.2%	**	9.4%	10.1%	10.8%
Brooklyn	25.4%	12.0%*	22.1%	27.4%	26.3%
Manhattan ^a	17.4%	66.6%	38.9%	19.6%	5.3%
Queens	36.1%	13.8%	26.5%	37.0%	40.5%
Staten Island	10.8%	**	3.1%	6.0%	17.0%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Notes:

a Marble Hill in the Bronx.

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

Table 4.46
Distribution of Occupied and Vacant Available Owner Units
by Number of Bedrooms within Borough
New York City 2005

Borough	Number	Number of Bedrooms				
		All	0	1	2	3 or More
All	1,031,780	100.0%	3.0%	18.6%	28.0%	50.4%
Bronx ^a	105,400	100.0%	**	17.2%	27.6%	53.5%
Brooklyn	261,987	100.0%	1.4%*	16.2%	30.2%	52.2%
Manhattan ^a	179,886	100.0%	11.5%	41.6%	31.5%	15.4%
Queens	372,643	100.0%	1.2%	13.7%	28.6%	56.5%
Staten Island	111,864	100.0%	**	5.3%	15.4%	78.9%

Source: U.S. Bureau of the Census, 2005 York City Housing and Vacancy Survey.

Note:

a Marble Hill in the Bronx.

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

The three boroughs of Manhattan, Queens, and Brooklyn, which provided an umbrella for most of the one-bedroom units in the City, also accommodated more than four-fifths of the two-bedroom units: Queens (37 percent), Brooklyn (27 percent), and Manhattan (20 percent) (Table 4.45). The remainder were located in either the Bronx (10 percent) or Staten Island (6 percent).

More than two-thirds of the larger units with three or more bedrooms in the City were concentrated in two boroughs: Queens (41 percent) and Brooklyn (26 percent) (Table 4.45). The remainder were located mostly in either Staten Island (17 percent) or the Bronx (11 percent).

The distribution of owner units by size in the Bronx very much resembled the city-wide distribution: four-fifths of all owner units in the borough were larger units, either units with three or more bedrooms (54 percent) or two bedroom units (28 percent) (Table 4.46). The remainder were mostly one-bedroom units (17 percent). The distribution in Brooklyn was also similar to that of the City as a whole and that of the Bronx.

On the other hand, close to three-quarters of the owner units in Manhattan were either one-bedroom units (42 percent) or two-bedroom units (32 percent). A conspicuously small 15 percent had three or more bedrooms, while the remaining 12 percent of owner units in the borough were studios.

In Queens, close to three-fifths of the owner units were larger units with three or more bedrooms (57 percent), while three in ten were two-bedroom units (29 percent). Only 14 percent of owner units in the borough had one bedroom, while the number of studios was inappreciably small (Table 4.46). Almost all of the owner units in Staten Island were larger units: four-fifths had three or more bedrooms (79 percent), while most of the remainder were two-bedroom units (15 percent).

Owner Units by Estimated Current Value

Between 2002 and 2005 in the City, the proportion of owner units with higher estimated market value increased substantially, while the proportion with lower, moderate, and middle market values all decreased as a consequence. In 2005, 45 percent of the owner units in the City, excluding Mitchell-Lama cooperatives, had an estimated market value of \$450,000 or more, 2.4 times the equivalent proportion of such units, 19 percent, just three years earlier in 2002, after adjusting for inflation (Table 4.47).

The proportion of owner units with a market value between \$450,000 and \$549,999 increased 4 times, from 4 percent to 16 percent (Table 4.47). The proportion of owner units with a market value between \$550,000 and \$749,999 more than doubled, from 7 percent to 15 percent, while the proportion of those with a market value between \$750,000 and \$999,999 increased by 2 times, from 3 percent to 6 percent, in the three years.

During the same three years between 2002 and 2005, the proportion of owner units with an estimated market value of \$1,000,000 or more doubled from 4 percent to 8 percent (Table 4.47).

Conversely, the proportion of owner units with a market value of less than \$450,000 was 55 percent in 2005, plummeting by 27 percentage points from the comparable proportion of 82 percent in 2002 (Table 4.47).

In 2005, 121,000 of all the owner units in the City (excluding Mitchell-Lama cooperatives) were valued at less than \$200,000. The number of such low-valued owner units declined by 88,000 units, or by 42 percent, even after adjusting for inflation, in the three years since 2002 (Table 4.47). Such lower-valued

Table 4.47
Distribution of the Estimated Current Value of Owner Occupied Units
(Excluding Mitchell-Lama Coops)
New York City 2002 and 2005

Percent Distribution	2002 in 2005 dollars		2005	
	Number	Percent	Number	Percent
All	931,563	100.0%	965,244	100.0%
Less than \$75,000	48,131	5.2%	34,625	3.6%
\$75,000 - \$99,999	26,014	2.8%	13,963	1.4%
\$100,000 - \$149,999	56,382	6.1%	34,463	3.6%
\$150,000 - \$199,999	77,827	8.4%	37,735	3.9%
\$200,000 - \$249,999	144,324	15.5%	57,210	5.9%
\$250,000 - \$299,999	114,691	12.3%	59,894	6.2%
\$300,000 - \$349,999	131,182	14.1%	94,232	9.8%
\$350,000 - \$449,999	160,404	17.2%	197,528	20.5%
\$450,000 - \$549,999	41,176	4.4%	155,989	16.2%
\$550,000 - \$749,999	63,814	6.9%	141,616	14.7%
\$750,000 - \$999,999	30,561	3.3%	60,755	6.3%
\$1,000,000 or more	37,056	4.0%	77,233	8.0%

Sources: U.S. Bureau of the Census, 2002 and 2005 New York City Housing and Vacancy Surveys.

Note: The 2002 value was adjusted for inflation by multiplying the value by the CPI of April 2005 divided by the CPI of April 2002 (212.5/191.8). The CPI was for all Urban Consumers (CPI-U) for New York-Northern N.J.- Long Island.

owner units were mostly cooperatives (72 percent). Slightly less than half (47 percent) of all lower-valued owner units were located in Queens, while most of the remainder were located in Brooklyn (23 percent) and the Bronx (19 percent). Such units were certainly smaller than those more highly valued: 42 percent of them were one-bedroom units. But even so, 31 percent were two-bedroom units. These lower-valued owner units were less well maintained and were located in neighborhoods that were rated less highly; but these quality differences were not as substantial as the market value suggests.¹⁶

Housing Units Accessible to Physically Disabled Persons

In 2005, the Census Bureau again collected data on five structural characteristics of residential buildings and units to allow us to estimate the number of housing units accessible to physically disabled persons who might have to use wheelchairs in moving in and out of residential buildings and units in New York City. The five structural characteristics are (1) street/inner lobby entry at least 32 inches wide (to allow a wheelchair to move in and out); (2) residential unit entrance of the same width; (3) elevator door at least

16 U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

36 inches wide and cab at least 51 inches deep (in buildings with elevators); (4) no stairs between the sidewalk and a passenger elevator (in buildings with an elevator); and (5) no stairs between the sidewalk and the residential unit.

The above five components of accessibility in the City's multiple dwellings could be examined individually; but, since any one of the components could render a unit inaccessible to a person in a wheelchair, all five must be examined together in order to determine the number of units in multiple dwellings that are actually accessible to persons with disabilities requiring wheelchairs.

In 2005, 480,000 units, or 46 percent of the units in multiple dwellings with elevators in the City, for which complete data were available, met all five accessibility criteria for people with physical disabilities requiring the use of a wheelchair (Table 4.48). In the City, the number of accessible units increased by 26,000, or by 6 percent, in the three years between 2002 and 2005.¹⁷

Of units in multiple dwellings without elevators, the number of accessible units was only 22,000, or 3 percent, in 2005 (Table 4.49).

Accessible Housing by Location and Structure Class

Of all 480,000 housing units in buildings with elevators accessible to physically disabled persons in the City, Manhattan provided an umbrella for 246,000 units, or 55 percent of all units in multiple dwellings with elevators that were accessible (Table 4.48). This was the largest number of accessible units in the five boroughs, in terms of absolute numbers. In Brooklyn, 89,000 units, or 41 percent of all units in such buildings in the borough, were accessible. In the Bronx, 68,000 units, or 35 percent of all units in multiple dwellings with elevators, met all five accessibility criteria. In Queens, 71,000 units, or 40 percent of all units in such buildings, were accessible. In Staten Island, only a small number of units were in multiple dwellings with elevators and accessible.

The number of accessible units in multiple dwellings without elevators in the City was very small: only 22,000, or 3 percent of the units in such dwellings in 2005. Of the 22,000 such accessible units in the City, 39 percent were in Brooklyn, while 36 percent were in Queens (Table 4.49).

Looking at the accessibility of units by structure class reveals that in 2005 almost eight in ten of the 480,000 accessible units in multiple dwellings with elevators in the City were in buildings built after 1929 (Table 4.50). Of all units in multiple dwellings built after 1929 with elevators for which all data were reported, 376,000 units, or 53 percent, were accessible. On the other hand, relatively fewer units in the other types of multiple dwellings with elevators were accessible. Only about a fifth each of units in Old Law tenement buildings and New Law tenement buildings were accessible.

Of the 22,000 accessible units in multiple dwellings without elevators, a third were in structures built after 1929 (Table 4.51). The numbers of accessible units in other multiple dwellings without elevators, including Old Law tenement structures, were inappreciably small.

17 Moon Wha Lee, *Housing New York City 2002*, page 297.

Table 4.48

Accessibility Criteria^a

Notes:

The Census Bureau collects data on five selected structural characteristics of residential buildings and units that help in estimating the number and characteristics of units accessible to physically handicapped persons who might have to use wheelchairs to move in and out of residential buildings and units in New York City. The five structural characteristics include: (1) street/inner lobby entry at least 32 inches wide (to allow a wheelchair to move in and out); (2) residential unit entrance of the same width; (3) elevator door at least 36 inches wide and cab at least 51 inches deep (in buildings with elevators); (4) no stairs between the sidewalk and a passenger elevator (in buildings with an elevator); and (5) no stairs between the sidewalk and the residential unit.

b Percent accessible of units for which complete information was reported for the criterion in question.

c Percent accessible of total units for which information was reported on each and every criterion.

d Marble Hill in the Bronx.

Table 4.49
Number and Percent of All Units in Multiple Family Dwellings with Wheelchair Accessibility
by Accessibility Criteria and Number and Percent Meeting All Criteria by Borough
Units in Buildings without Elevators
New York City 2005

Borough	Accessibility Criteria ^a							
	Entrance/Lobby Door Width		Residential Unit Door Width		No Stairs to Unit		All Criteria	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^c
All	182,145	18.2%	342,430	36.1%	47,413	5.1%	22,413	2.6%
Bronx ^d	41,881	26.9%	55,680	37.1%	6,657	4.6%	**	2.3%*
Brooklyn	69,877	17.9%	142,877	38.2%	20,015	5.5%	8,695	2.5%
Manhattan ^d	39,179	16.5%	73,816	33.5%	5,342	2.4%	**	**
Queens	28,142	13.9%	66,020	34.4%	13,032	7.0%	7,963	4.6%
Staten Island	**	20.3%*	4,037*	27.9%	**	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

^a The Census Bureau collects data on five selected structural characteristics of residential buildings and units that help in estimating the number and characteristics of units accessible to physically handicapped persons who might have to use wheelchairs to move in and out of residential buildings and units in New York City. The five structural characteristics include: (1) street/inner lobby entry at least 32 inches wide (to allow a wheelchair to move in and out); (2) residential unit entrance of the same width; (3) elevator door at least 36 inches wide and cab at least 51 inches deep (in buildings with elevators); (4) no stairs between the sidewalk and a passenger elevator (in buildings with an elevator); and (5) no stairs between the sidewalk and the residential unit.

^b Percent of units for which complete information was reported for the criterion in question.

^c Percent of total units for which information was reported on each and every criterion.

^d Marble Hill in the Bronx.

* Since the percent is based on a small number of units, interpret with caution.

** Too few units to report.

Table 4.50
Number and Percent of All Units in Multiple Family Dwellings with Wheelchair Accessibility by Accessibility Criteria
and Number and Percent Meeting All Criteria by Structure Class
Units in Buildings with Elevators
New York City 2005

Structure Class	Accessibility Criteria ^a									
	Door Width				No Stairs					
	Entrance/Lobby		Elevator		Residential Unit		to Elevator		to Unit	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^c
All	875,597	67.8%	905,657	73.2%	1,004,470	80.9%	730,963	65.0%	651,829	56.6%
Old Law	11,696	31.3%	13,105	44.0%	18,810	54.3%	10,374	33.9%	9,197	30.0%
New Law	103,837	45.0%	109,031	50.2%	145,904	65.4%	80,788	40.2%	69,531	33.8%
Post-1929	653,271	75.2%	673,332	79.7%	723,377	86.2%	553,884	73.0%	496,164	63.7%
Converted House	10,110	70.0%	10,459	82.0%	12,438	88.5%	7,539	59.9%	6,363	50.5%
Other ^d	33,105	71.7%	36,337	82.5%	35,893	85.7%	29,800	71.3%	27,746	65.0%
									20,597	55.4%

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

- ^a The Census Bureau collects data on five selected structural characteristics of residential buildings and units that help in estimating the number and characteristics of units accessible to physically handicapped persons who might have to use wheelchairs to move in and out of residential buildings and units in New York City. The five structural characteristics include: (1) street/inner lobby entry at least 32 inches wide (to allow a wheelchair to move in and out); (2) residential unit entrance of the same width; (3) elevator door at least 36 inches wide and cab at least 51 inches deep (in buildings with elevators); (4) no stairs between the sidewalk and a passenger elevator (in buildings with an elevator); and (5) no stairs between the sidewalk and the residential unit.
- ^b Percent of units for which complete information was reported for the criterion in question.
- ^c Percent of total units for which information was reported on each and every criterion.
- ^d Other multiple family structures including apartment hotels built before 1929, commercial buildings altered to apartments, and other units in miscellaneous Class B structures.

Table 4.51
Number and Percent of All Units in Multiple Family Dwellings with Wheelchair Accessibility by Accessibility Criteria
and Number and Percent Meeting All Criteria by Structure Class
Units in Buildings without Elevators
New York City 2005

Structure Class	Accessibility Criteria ^a							
	Entrance/Lobby Door Width		Residential Unit Door Width		No Stairs to Unit		All Criteria	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^c
All	182,145	18.2%	342,430	36.1%	47,413	5.1%	22,413	2.6%
Old Law	31,694	17.1%	57,539	32.9%	4,946*	2.9%	**	**
New Law	63,022	16.0%	138,935	36.6%	8,901	2.4%	**	**
Post-1929	24,777	24.3%	43,346	43.9%	11,328	11.9%	7,062	7.9%
Converted House	14,561	13.4%	28,744	29.3%	**	3.4%*	**	**
Other	**	**	4,078*	27.0%	**	**	**	**

Source: U.S. Bureau of the Census, 2005 New York City Housing and Vacancy Survey.

Notes:

- ^a The Census Bureau collects data on five selected structural characteristics of residential buildings and units that help in estimating the number and characteristics of units accessible to physically handicapped persons who might have to use wheelchairs to move in and out of residential buildings and units in New York City. The five structural characteristics include: (1) street/inner lobby entry at least 32 inches wide (to allow a wheelchair to move in and out); (2) residential unit entrance of the same width; (3) elevator door at least 36 inches wide and cab at least 51 inches deep (in buildings with elevators); (4) no stairs between the sidewalk and a passenger elevator (in buildings with an elevator); and (5) no stairs between the sidewalk and the residential unit.
- ^b Percent of units for which complete information was reported for the criterion in question.
- ^c Percent of total units for which information was reported on each and every criterion.
- * Since the percent is based on a small number of units, interpret with caution.
- ** Too few units to report.