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Home Ownership in City Core Neighborhoods

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Kalamazoo Community Data System Report
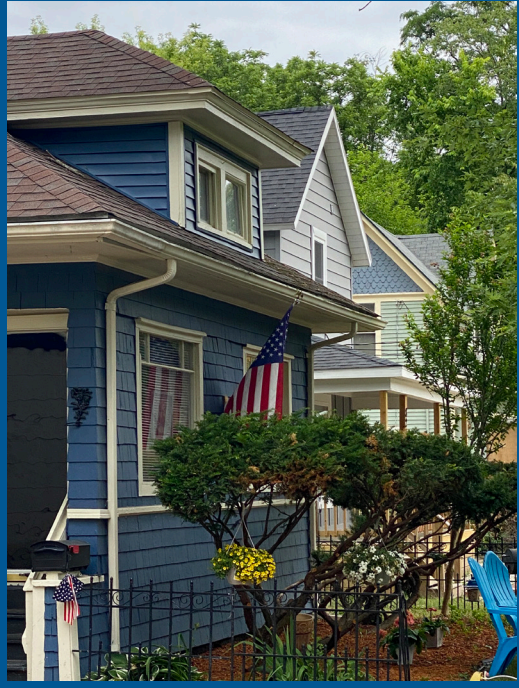
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REPORT BACKGROUND

This report was produced for Shared Prosperity Kalamazoo (SPK). SPK is a people-and-place-based initiative, originating in 2014 from the Kalamazoo City Commission's decision to make poverty reduction a key priority for the city. This initiative employs a two-generational approach to transforming the city of Kalamazoo into a community in which all residents are empowered to thrive and prosper. To achieve this aim, SPK concentrates its efforts in three neighborhoods in the city: Eastside, Northside, and Edison. These areas are referred to within this report as *core neighborhoods*. The purpose of this report is to observe the conditions around home ownership, and the value of owned homes, within the core neighborhoods.

COMMUNITY DATA SYSTEM BACKGROUND

The findings in this report are a product of the Kalamazoo Community Data System (CDS). CDS is a data asset hosted at the W.E. Upjohn Institute for Employment Research within the Regional Economic and Community Development division. Although hosted at the Upjohn Institute, CDS would not be possible without its founding partners at the City of Kalamazoo and Western Michigan University's Homer Stryker M.D. School of Medicine (WMed). The purpose of CDS is to create research and develop insights that inform decision-making for local leaders by analyzing public and private local data sets.

ABSTRACT

This analysis employs a traditional methodology to reproduce American Community Survey (ACS) data as those data would be if neighborhoods within the city of Kalamazoo were recognized by the U.S. Census Bureau. By aggregating publicly available ACS information from recognized census geographies, rates of home ownership and home values within three city neighborhoods are estimated. Home ownership rates by race are approximated. Rates of homeownership in the Eastside neighborhood are similar to those across Kalamazoo County and the state of Michigan. While all three neighborhoods have lower average values of owned homes relative to their county and state neighbors, home values in the Edison neighborhood are higher on average than those in the other analyzed neighborhoods. Although home ownership rates and home values show signs of being lower in the Northside neighborhood relative to the other analyzed neighborhoods, these differences could not be confirmed statistically.

DATA

The data used in producing this report are a product of the U.S. Census Bureau's American Community Survey (ACS). The American Community Survey is a national survey given annually, with a sample size of about 3.5 million addresses. Relevant survey questions asked of respondents are included in the appendix of this report. Results are averaged over five years of responses to produce five-year estimates that are published for smaller geographies such as census tracts and census block groups. Most estimates included in this report originate from the 2021 five-year estimates, which averaged results from 2017 through 2021. To observe changes in home ownership by race, five-year estimates from 2016 were used in conjunction with the 2021 five-year estimates. The relevant ACS tables used to produce statistics for this report are B02001 (Race), B25003 (Tenure), and B25075 (Value). These tables are publicly available at https://data.census.gov.

METHODOLOGY

For Tables 1, 2, and 3, estimates for block groups were aggregated to the neighborhood level. These areas of analysis, and their coverage of their respective neighborhoods, are available in Figures 1, 2, and 3. This aggregation, along with the margin of error (MOE) produced for each estimate in Tables 1, 2, and 3 was done through 2021–2017 variance-replicate-estimate tables, which are also available publicly. This method of producing MOEs is preferable because it allows for computation of variance with a methodology similar to the one used by the Census Bureau in producing ACS results. This means that variances of combined geographies, like the core neighborhoods, can be more exact, because an estimate of covariance is included and no approximation formula is applied.

While these same procedures are also employed for all population estimates in Table 4, they could not be applied to the householder race estimates in Table 4. This is due to a lack of variance-replicate-estimate tables available for tenure by race, represented in ACS tables B25003A-F. Consequently, MOEs estimated for householder race groups in Table 4 are produced by an approximation formula that does not consider an estimate of covariance. The estimates of householders by race in Table 4 are therefore less precise than other estimates that appear in this report. To reduce MOEs as much as possible for these estimates, only complete tracts that reside within core neighborhood boundaries are included in estimates of home ownership by race.

Procedures for aggregation, standard error calculation, MOE calculation, and significance testing are documented by the U.S. Census Bureau in the 2017-2021 Variance Replicate Estimate Table Documentation [1] and the 2020 ACS General Handbook [2]. All MOEs and significance estimates displayed represent a confidence level of 90 percent, represented by 90 percent confidence intervals (CIs). This implies that there is a 10 percent chance that the true value of the statistic falls outside the range denoted by the estimate and its MOE. All calculations were performed on Stata software, Version 18.0, and all maps were produced on QGIS software, Version 3.28.

NEIGHBORHOOD DEFINITIONS

Neighborhoods in the city of Kalamazoo do not match exactly with geographies recognized by the U.S. Census Bureau. For the core neighborhoods studied in this report, however, a fair approximation of each neighborhood can be made by combining multiple block groups together. Census tracts and block groups are the smallest units of geography recognized by the U.S. Census Bureau for which this housing data is available. Maps of neighborhood boundaries, and analysis regions made up of census-block groups within those boundaries, are visible in Figures 1, 2, and 3. For example, the Northside neighborhood is spanned almost completely by tracts 3 and 2.02. Tract 3 is split further into five block groups, while tract 2.02 is not subdivided further and therefore has only one block group.

For both the Eastside and Edison neighborhoods, some of the neighborhood contains a portion of a block group that is not an analysis area for this report. For the Eastside neighborhood, this is the eastern most panhandle portion that stretches vertically from Schippers Lane to E. Michigan Avenue and reaches as far east as Nazareth Road. This panhandle region falls within tract 18.03, block group 2. The portion of that block group enclosed within the neighborhood boundary line is industrial rather than residential. For this reason, tract 18.03, block group 2, is not an analysis area for home ownership in the Eastside neighborhood. A similar circumstance occurs in the Edison neighborhood with tract 18.01, block group 1.

Figure 1 Eastside Neighborhood by Census Block Group

Eastside Neighborhood by Census Block Group (BG)

Neighborhood Boundary
Analysis Areas
- Tract 1, BG 1
- Tract 1, BG 2
- Tract 1, BG 3
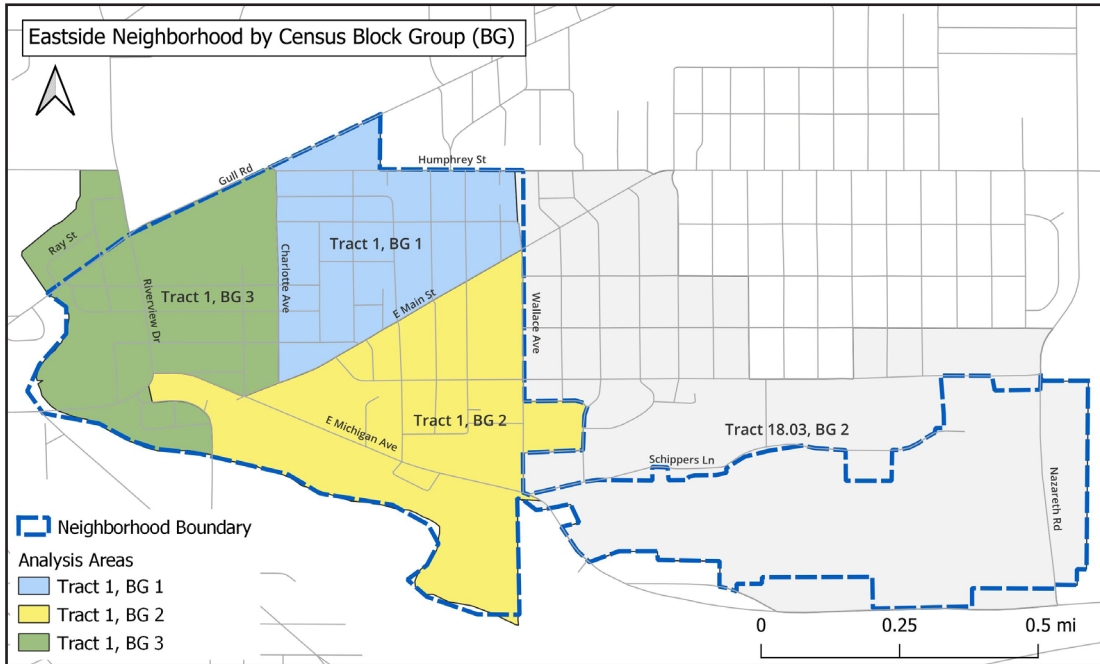
Figure 2 Northside Neighborhood by Census Block Group

Northside Neighborhood by Census Block Group (BG)

Neighborhood Boundary
Analysis Areas
- Tract 2.02, BG 1
- Tract 3, BG 1
- Tract 3, BG 2
- Tract 3, BG 3
- Tract 3, BG 4
- Tract 3, BG 5
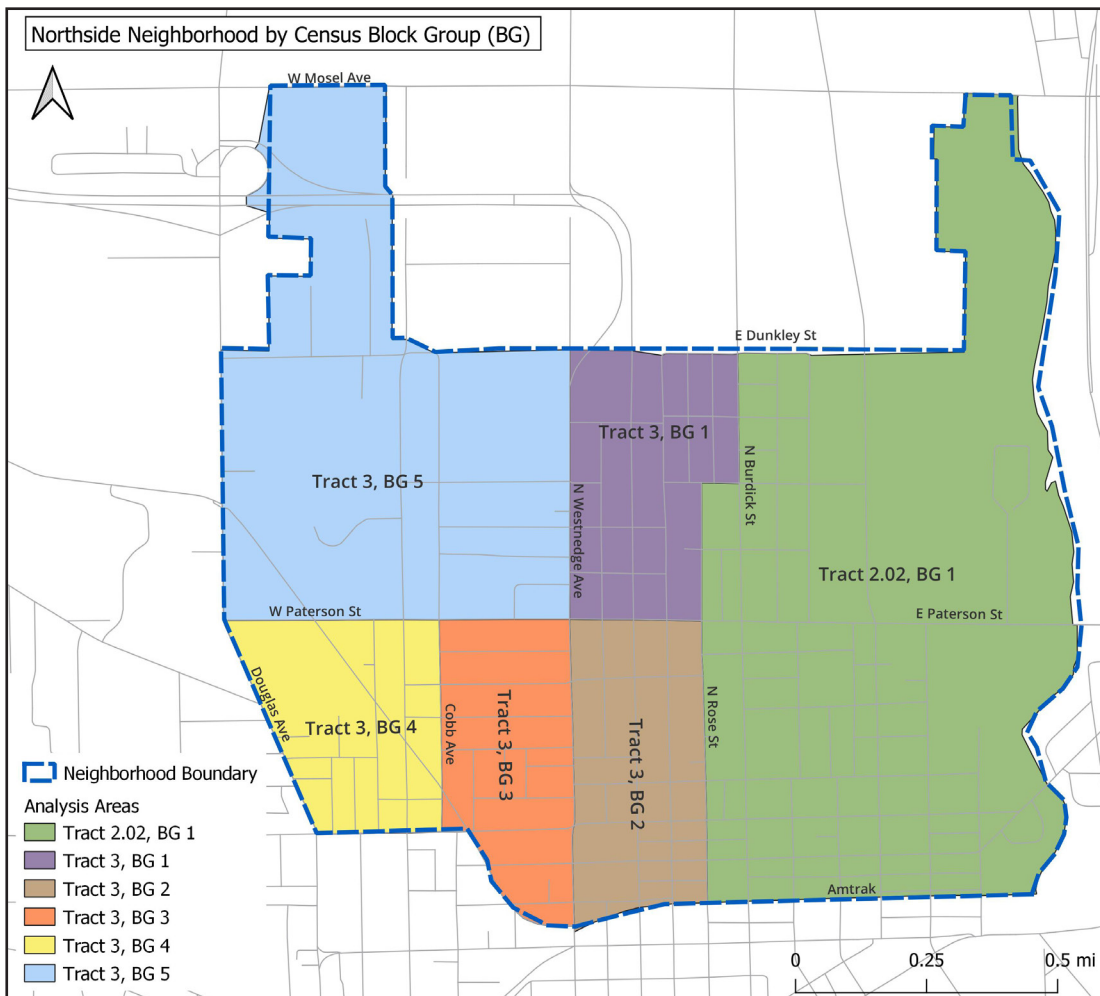
Figure 3 Edison Neighborhood by Census Block Group

Edison Neighborhood by Census Block Group (BG)

Neighborhood Boundary

Analysis Areas
- Tract 9, BG 1
- Tract 9, BG 2
- Tract 10.01, BG 1
- Tract 10.01 BG 2
- Tract 10.02, BG 1
- Tract 10.02, BG 2
- Tract 10.02, BG 3
- Tract 10.02, BG 4
- Tract 10.02, BG 5
- Tract 11, BG 1
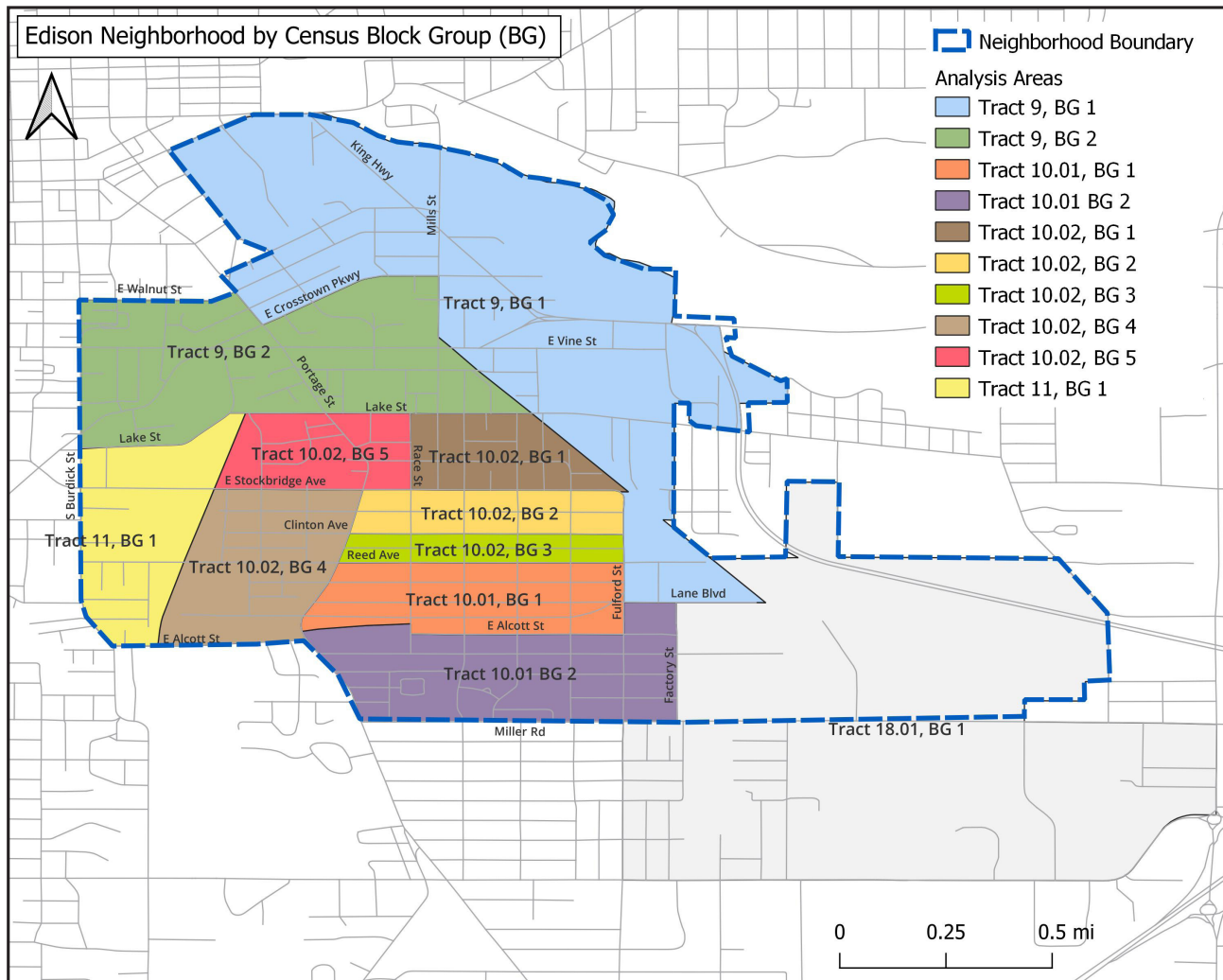
HOME VALUE GROUPS

For the purpose of this analysis, home values have been categorized into three groups: low value (LV), medium value (MV), and high value (HV). Value groupings are shown in Table 2A. These prices are estimates by the ACS respondent when asked "About how much do you think this house and lot, apartment, or mobile home (and lot if owned) would sell for if it were for sale?" Respondents must round to their nearest dollar estimate. Consequently, there is a degree of subjectivity to these price estimates. Low-value homes are identified as those reported to sell for less than $50,000. Medium-value homes are those that would sell for a value of between $50,000 and $99,999, and high-value homes are those that would sell for $100,000 or more. These price groupings were selected for simplicity. The distribution of home values within core neighborhoods can be compared to the distribution of these same price groups at the county and state level in Table 3. At these larger levels, a notable majority of all owned homes are classified as high value. Certainly, the average value of a home in a core neighborhood falls below that of county and state neighbors.

Table 1: Owned Homes by Location

		Total owned homes (MOE)	Percentage owned homes (MOE)
Eastside		551 (±121)	65.8% (±10.3%)
	Tract 1, Block Group 1	230 (±64)	72.3% (±14.1%)
	Tract 1, Block Group 2	273 (±98)	78.2% (±14.2%)
	Tract 1, Block Group 3	48 (±32)*	28.1% (±18.5%)*
Edison		1505 (±234)	52.4% (±7.8%)
	Tract 9, Block Group 1	101 (±47)	60.8% (±19.7%)
	Tract 9, Block Group 2	63 (±33)*	48.1% (±22.6%)
	Tract 10.01, Block Group 1	256 (±99)	78% (±13.6%)
	Tract 10.01, Block Group 2	308 (±130)	62.6% (±19.4%)
	Tract 10.02, Block Group 1	0 (±11)*	0% (±13.4%)*
	Tract 10.02, Block Group 2	234 (±141)*	84.2% (±20.6%)
	Tract 10.02, Block Group 3	93 (±99)*	84.5% (±26.5%)
	Tract 10.02, Block Group 4	183 (±111)*	43.1% (±24.1%)*
	Tract 10.02, Block Group 5	140 (±100)*	26.5% (±19.7%)*
	Tract 11, Block Group 1	127 (±77)*	56.4% (±26.3%)
Northside		775 (±175)	42.7% (±9.1%)
	Tract 2.02, Block Group 1	126 (±44)	45.8% (±17.1%)
	Tract 3, Block Group 1	178 (±91)*	45.2% (±29.8%)*
	Tract 3, Block Group 2	75 (±76)*	43.6% (±28.9%)*
	Tract 3, Block Group 3	75 (±76)*	30.6% (±26.5%)*
	Tract 3, Block Group 4	83 (±48)*	32.7% (±16.1%)
	Tract 3, Block Group 5	238 (±88)	50% (±13.5%)

*Estimate has a coefficient of variation equal to or greater than 30% and therefore has low reliability.

Table 2A: Price Range by Home Value Designation

Value designation	Dollar range
Low value (LV)	$0-$49,999
Medium value (MV)	$50,000-$99,999
High value (HV)	$100,000 or more

Table 2B: Count of Owned Homes by Location and Value

	Total LV homes (MOE)	Total MV homes (MOE)	Total HV homes (MOE)
Eastside	133 (±52)	285 (±96)	133 (±76)*
Edison	215 (±105)	889 (±227)	401 (±141)
Northside	249 (±100)	407 (±160)	119 (±66)*

*Estimate has a coefficient of variation equal to or greater than 30% and therefore has low reliability.

Graphic Representation of Table 2B

Legend: Less than $50,000 | $50,000 to $99,999 | $100,000 or more | 90% Confidence Interval

Source: ACS 2021 5-Year Value Estimates from table B25075

Table 2C: Percentage of Owned Homes by Location and Value

	Percentage LV homes (MOE)	Percentage MV homes (MOE)	Percentage HV homes (MOE)
Eastside	24.1% (±9.4%)	51.7% (±13.1%)	24.1% (±11.3%)
Edison	14.3% (±7.2%)*	59.1% (±10.2%)	26.6% (±8.9%)
Northside	32.1% (±12.2%)	52.5% (±13.8%)	15.4% (±8.2%)*

*Estimate has a coefficient of variation equal to or greater than 30% and therefore has low reliability.
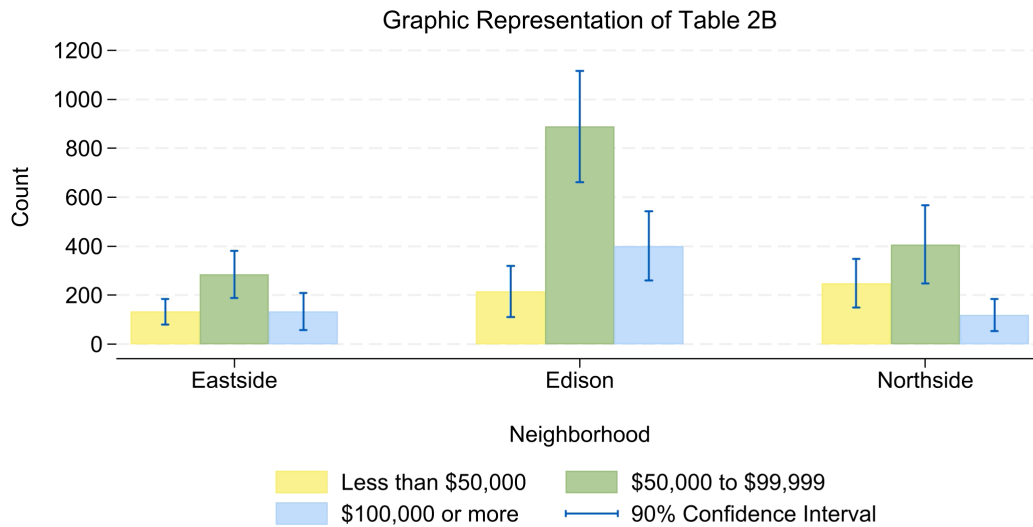

Graphic Representation of Table 2C

Legend: Less than $50,000 | $50,000 to $99,999 | $100,000 or more | 90% Confidence Interval
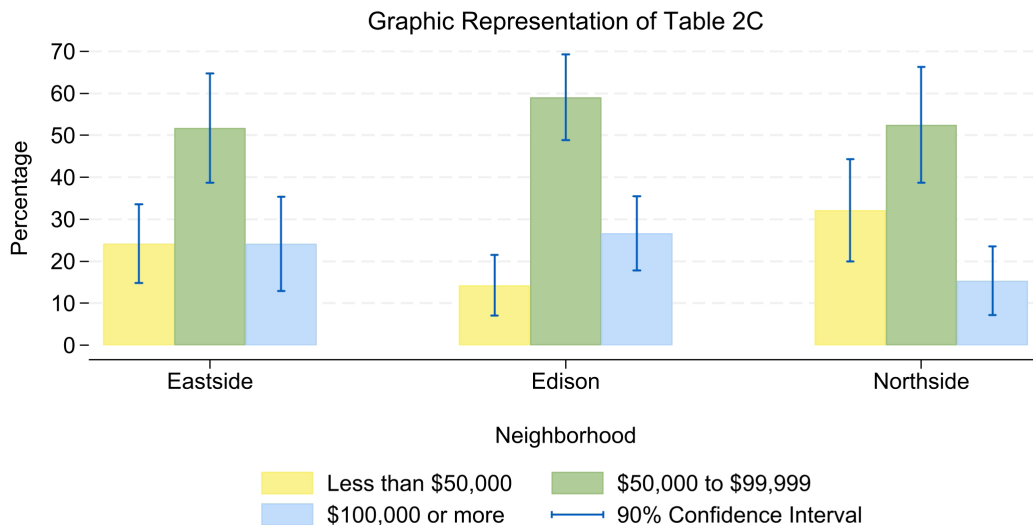
Source: ACS 2021 5-Year Value Estimates from table B25075

Table 3: County and State Benchmarks

Percentage	Kalamazoo County	State of Michigan
Owned homes (MOE)	63.7% (±1.0%)	72.2% (±0.2%)
LV owned homes (MOE)	6.1% (±0.7%)	9.9% (±0.1%)
MV owned homes (MOE)	13.1% (±1.1%)	14.7% (±0.1%)
HV owned homes (MOE)	80.8% (±1.2%)	75.4% (±0.2%)

Margins of Error (MOEs)

Small sample sizes make for imprecise estimates, and this report is not immune to that effect. Block groups typically have populations of between 600 and 3,000 people. By the ACS 2021 five-year estimates, block groups included as analysis areas in core neighborhoods contain fewer than 1,000 people on average.

These conditions make for notable MOE's on many estimates. In any case where the MOE exceeds the magnitude of the estimate, that estimate is not significantly different from zero. Those statistics that are marked with an asterisk noting a high coefficient of variance (CV) are intended to remind the reader to view that estimate cautiously. These indicators imply that the standard error on the estimate is fairly large relative to the magnitude of the estimate.

Homes

For all estimates in this report, excepting those in Table 4 reporting total population and total population by race, counts and percentages represent estimates relative to all occupied housing units. Vacant property is not included in this analysis. This means that each household is weighted equally rather than by the number of people making up that household. Owned homes are houses, apartments, or mobile homes in which at least one person living in that home owns the home, with or without a mortgage or loan. Non-owned homes, which are not included in this report but would make up the remaining portion of all homes, include both homes that are rented with a monthly fee paid by the householder and those that are occupied without a monetary rent payment from the householder. The "householder" is identified as the person in whose name the home is owned, being bought, or being rented.

Race Groups

Race groups detailed in Table 4 are taken from the seven major race classifications made by the U.S. Census Bureau. Those classifications are: White Alone, Black or African American Alone, American Indian or Alaskan Native Alone, Asian Alone, Native Hawaiian or Other Pacific Islander Alone, Some Other Race Alone, or Two or More Races. Aside from White Alone and Black or African American Alone, all other race groups are aggregated into a category displayed in Table 4 as "All Other." All seven of these groups are represented in the population estimates in Table 4. The Native Hawaiian and Other Pacific Islander group, however, is not included in the "All Other Householder" category in this same table because no persons of this race were reported to be householders in any of the analysis areas across the time periods studied.

Table 4: Home Ownership Change over Time by Race

	2012–2016 (MOE)	2017–2021 (MOE)	Percent change (MOE)	Significant
Eastside				
Total population	2953 (±351)	2362 (±338)	−20.0% (±14.9%)	Yes
Black alone	1743 (±273)	1300 (±298)	−25.4% (±20.7%)	Yes
White alone	729 (±166)	775 (±206)	6.3% (±37.2%)	No
All other	481 (±330)*	287 (±156)*	−40.3% (±52.2%)	No
Total owned homes	533 (±69)	551 (±121)	3.4% (±26.4%)	No
With Black alone householder	326 (±57)	242 (±95)	−25.8% (±31.9%)	No
With White alone householder	156 (±44)	303 (±84)	94.2% (±76.8%)	Yes
With other householder‡	51 (±44)*	6 (±21)*	−88.2% (±42.4%)	Yes
Edison				
Total population	8178 (±781)	7003 (±870)	−14.4% (±13.4%)	Yes
Black alone	2705 (±568)	2412 (±791)	−10.8% (±34.7%)	No
White alone	4739 (±590)	3934 (±641)	−17.0% (±17.0%)	No
All other	734 (±346)	657 (±450)*	−10.5% (±74.4%)	No
Total owned homes	1440 (±239)	1505 (±234)	4.5% (±23.8%)	No
With Black alone householder†	365 (±170)	193 (±104)*	−47.1% (±37.7%)	Yes
With White alone householder†	866 (±185)	1117 (±231)	29.0% (±38.4%)	No
With other householder†‡	52 (±48)*	68 (±97)*	30.8% (±222.2%)	No
Northside				
Total population	5258 (±533)	4940 (±704)	−6.0% (±16.4%)	No
Black alone	4099 (±544)	3930 (±679)	−4.1% (±20.9%)	No
White alone	481 (±138)	418 (±156)	−13.1% (±40.9%)	No
All other	678 (±237)	592 (±286)	−12.7% (±52.1%)	No
Total owned homes	898 (±178)	775 (±175)	−13.7% (±25.9%)	No
With Black alone householder	690 (±161)	685 (±163)	−0.7% (±33.1%)	No
With White alone householder	99 (±38)	68 (±47)*	−31.3% (±54.3%)	No
With other householder‡	109 (±59)*	22 (±36)*	−79.8% (±34.8%)	Yes

* Estimate has a coefficient of variation equal to or greater than 30% and therefore has low reliability.
† Edison neighborhood defined here to exclude Tract 11, Block Group 1 to reduce margins of error (MOEs).
‡ This category excludes the race Native Hawaiian and Other Pacific Islander Alone, as no persons of that race were reported as householders in these geographies and years.

Eastside

The rates of home ownership in the Eastside neighborhood are not significantly different from the home ownership rate in Kalamazoo County or that of the state of Michigan. Therefore, residents of the Eastside neighborhood own homes at roughly the same rate relative to all county and state residents. This finding, however, seems to be a consequence of the high home-ownership rates in tract 1, block groups 1 and 2. The home ownership rate in tract 1, block group 3 falls below those of its neighborhood block-group peers. While the population of the Eastside neighborhood has significantly declined since 2016, the percentage of householders who are White Alone has significantly increased, by at least 17.4 percent. This is despite a modest and insignificant increase in residents who identify as White Alone.

Edison

Edison neighborhood residents own homes at a significantly lower rate than both their county and state neighbors. The owned homes, however, are seemingly greater in value relative to their peers in other core neighborhoods. While the percentage shares of high- and medium-value groups do not significantly differ between the core neighborhoods, the counts of high- and medium-value homes in the Edison neighborhood are significantly higher than these same counts in other core neighborhoods. While this could be a consequence of the Edison neighborhood containing more homes, the key piece of evidence is found in the count of low-value homes. There is an insignificant difference in the number of low-value homes between the Edison neighborhood and other core neighborhoods. Point estimates of percentage shares, while insignificant, agree that home values are higher in Edison. The total population of the Edison neighborhood has declined since 2016, but the only the Black Alone race group has significantly fewer householders than in 2016, as there has been a Black Alone Householder decline of at least 9.4 percent.

Northside

Residents of the Northside neighborhood own homes at a significantly lower rate than residents of the Eastside neighborhood, but not at a significantly different rate from Edison neighborhood residents. Point estimates indicate that the values of owned homes in the Northside neighborhood are lower than those of other core neighborhoods, but few of these differences are significant. For instance, the counts of low-, medium-, and high-value homes do not differ significantly between the Northside and Eastside neighborhoods. Both population rates and rates of home ownership have declined in the Northside neighborhood since 2016, although these changes are also insignificant. While there is a significant decline among householders in the All Other race group, this percentage decrease is more challenging to quantify, given the notable margin of error on both counts used to estimate the decrease.

References

[1] U.S. Census Bureau, "Documentation for the 2017-2021 Variance Replicate Estimates Tables" (December 2022) [Online]. https://www2.census.gov/programs-surveys/acs/replicate_estimates/2021/documentation/5-year/2017-2021_Variance_Replicate_Table_Documentation.pdf.

[2] U.S. Census Bureau, "Understanding and Using American Community Survey Data: What All Data Users Need to Know" (September 2020) [Online]. https://www.census.gov/content/dam/Census/library/publications/2020/acs/acs_general_handbook_2020.pdf.

NOTE: Appendix Table 1 has been placed in the appendix because of the high proportion of statistics with coefficients of variation equal to or greater than 30%.

Appendix Table 1: Value of Owned Homes by Block Groups

	Total LV homes (MOE)	Percentage LV homes (MOE)	Total MV homes (MOE)	Percentage MV homes (MOE)	Total HV homes (MOE)	Percentage HV homes (MOE)
Eastside	133 (±52)	24.1% (±9.4%)	285 (±96)	51.7% (±13.1%)	133 (±76)*	24.1% (±11.3%)
Tract 1, Block Group 1	68 (±40)*	29.6% (±16.4%)*	132 (±61)	57.4% (±18.5%)	30 (±25)*	13% (±10.4%)*
Tract 1, Block Group 2	65 (±33)*	23.8% (±11.9%)*	109 (±58)*	39.9% (±17.8%)	99 (±75)*	36.3% (±20.1%)*
Tract 1, Block Group 3	0 (±11)*	0% (±39.3%)*	44 (±34)*	91.7% (±16.7%)	4 (±6)*	8.3% (±16.7%)*
Edison	215 (±105)	14.3% (±7.2%)*	889 (±227)	59.1% (±10.2%)	401 (±141)	26.6% (±8.9%)
Tract 9, Block Group 1	33 (±24)*	32.7% (±23.9%)*	62 (±43)*	61.4% (±24.9%)	6 (±9)*	5.9% (±9.5%)*
Tract 9, Block Group 2	17 (±14)*	27% (±23.3%)*	33 (±29)*	52.4% (±28.8%)*	13 (±13)*	20.6% (±22.9%)*
Tract 10.01, Block Group 1	46 (±48)*	18% (±20.4%)*	198 (±105)*	77.3% (±22.4%)	12 (±31)*	4.7% (±11.3%)*
Tract 10.01, Block Group 2	10 (±17)*	3.2% (±5.8%)*	195 (±120)*	63.3% (±22%)	103 (±69)*	33.4% (±20.8%)*
Tract 10.02, Block Group 1	0 (±11)*	N/A	0 (±11)*	N/A	0 (±11)*	N/A
Tract 10.02, Block Group 2	20 (±40)*	8.5% (±16.3%)*	161 (±136)*	68.8% (±36.2%)*	53 (±73)*	22.6% (±32.2%)*
Tract 10.02, Block Group 3	0 (±11)*	0% (±28.3%)*	64 (±91)*	68.8% (±48.6%)*	29 (±41)*	31.2% (±48.6%)*
Tract 10.02, Block Group 4	71 (±93)*	38.8% (±46.3%)*	79 (±86)*	43.2% (±36.2%)*	33 (±50)*	18% (±32.3%)*
Tract 10.02, Block Group 5	0 (±11)*	0% (±23.1%)*	31 (±43)*	22.1% (±27.2%)*	109 (±86)*	77.9% (±27.2%)*
Tract 11, Block Group 1	18 (±20)*	14.2% (±17.2%)*	66 (±47)*	52% (±30.7%)*	43 (±57)*	33.9% (±32.9%)*
Northside	249 (±100)	32.1% (±12.2%)	407 (±160)	52.5% (±13.8%)	119 (±66)*	15.4% (±8.2%)*
Tract 2.02, Block Group 1	54 (±30)*	42.9% (±19.8%)	32 (±24)*	25.4% (±18%)*	40 (±30)*	31.7% (±21%)*
Tract 3, Block Group 1	127 (±76)*	71.3% (±27.3%)	43 (±58)*	24.2% (±26.9%)*	8 (±14)*	4.5% (±7.8%)
Tract 3, Block Group 2	23 (±37)*	30.7% (±49.7%)*	52 (±70)*	69.3% (±49.7%)*	0 (±11)*	0% (±31.5%)*
Tract 3, Block Group 3	17 (±22)*	22.7% (±35.3%)*	58 (±74)*	77.3% (±35.3%)	0 (±11)*	0% (±31.5%)*
Tract 3, Block Group 4	0 (±11)*	0% (±29.9%)*	59 (±40)*	71.1% (±30.4%)	24 (±29)*	28.9% (±30.4%)*
Tract 3, Block Group 5	28 (±25)*	11.8% (±11.1%)*	163 (±83)*	68.5% (±21.3%)	47 (±44)*	19.7% (±16.8%)*

* Estimate has a coefficient of variation equal to or greater than 30% and therefore has low reliability.

Appendix Table 2: Significance Statistics for Change in Home Ownership over Time by Location and Race

	Percentage change (MOE)	|Z−score|	p−value
Eastside			
Total population	−20.0% (±14.9%)	2.21	0.027
Black alone	−25.4% (±20.7%)	2.02	0.043
White alone	6.3% (±37.2%)	0.28	0.780
All other	−40.3% (±52.2%)	1.27	0.204
Total owned homes	3.4% (±26.4%)	0.21	0.833
With Black alone householder	−25.8% (±31.9%)	1.33	0.184
With White alone householder	94.2% (±76.8%)	2.02	0.044
With other householder‡	−88.2% (±42.4%)	3.42	0.001
Edison			
Total population	−14.4% (±13.4%)	1.76	0.078
Black alone	−10.8% (±34.7%)	0.51	0.608
White alone	−17.0% (±17.0%)	1.64	0.101
All other	−10.5% (±74.4%)	0.23	0.817
Total owned homes	4.5% (±23.8%)	0.31	0.755
With Black alone householder†	−47.1% (±37.7%)	2.06	0.040
With White alone householder†	29.0% (±38.4%)	1.24	0.214
With other householder†‡	30.8% (±222.2%)	0.23	0.820
Northside			
Total population	−6.0% (±16.4%)	0.61	0.545
Black alone	−4.1% (±20.9%)	0.32	0.745
White alone	−13.1% (±40.9%)	0.53	0.598
All Other	-12.7% (±52.1%)	0.40	0.689
Total owned homes	-13.7% (±25.9%)	0.87	0.385
With Black alone householder	-0.7% (±33.1%)	0.04	0.971
With White alone householder	-31.3% (±54.3%)	0.95	0.343
With other householder‡	-79.8% (±34.8%)	3.77	<0.001

† Edison neighborhood defined here to exclude Tract 11, Block Group 1, in order to reduce margins of error (MOEs).
‡ This category excludes the race Native Hawaiian and Other Pacific Islander Alone, as no persons of that race were reported as householders in these geographies and years.

Relevant Survey Questions from the 2021 American Community Survey

An informational copy of this survey is available at https://www2.census.gov/programs-surveys/acs/methodology/questionnaires/2021/quest21.pdf. The questionnaire is available in both English and Spanish. The questions that are utilized to create the tables relevant to this report are questions 6, 17, and 19.

Housing (continued)

14 **a. LAST MONTH, what was the cost of electricity for this house, apartment, or mobile home?**

Last month's cost – *Dollars*

$ _____ , _____ .00

OR

☐ Included in rent or condominium fee

☐ No charge or electricity not used

b. LAST MONTH, what was the cost of gas for this house, apartment, or mobile home?

Last month's cost – *Dollars*

$ _____ , _____ .00

OR

☐ Included in rent or condominium fee

☐ Included in electricity payment entered above

☐ No charge or gas not used

c. IN THE PAST 12 MONTHS, what was the cost of water and sewer for this house, apartment, or mobile home? *If you have lived here less than 12 months, estimate the cost.*

Past 12 months' cost – *Dollars*

$ _____ , _____ .00

OR

☐ Included in rent or condominium fee

☐ No charge

d. IN THE PAST 12 MONTHS, what was the cost of oil, coal, kerosene, wood, etc., for this house, apartment, or mobile home? *If you have lived here less than 12 months, estimate the cost.*

Past 12 months' cost – *Dollars*

$ _____ , _____ .00

OR

☐ Included in rent or condominium fee

☐ No charge or these fuels not used

15 **IN THE PAST 12 MONTHS, did you or any member of this household receive benefits from the Food Stamp Program or SNAP (the Supplemental Nutrition Assistance Program)?** *Do NOT include WIC, the School Lunch Program, or assistance from food banks.*

☐ Yes

☐ No

16 **Is this house, apartment, or mobile home part of a condominium?**

☐ Yes → **What is the monthly condominium fee?** *For renters, answer only if you pay the condominium fee in addition to your rent; otherwise, mark the "None" box.*

Monthly amount – *Dollars*

$ _____ , _____ .00

OR

☐ None

☐ No

17 **Is this house, apartment, or mobile home –** *Mark (X) ONE box.*

☐ Owned by you or someone in this household with a mortgage or loan? *Include home equity loans.*

☐ Owned by you or someone in this household free and clear (without a mortgage or loan)?

☐ Rented?

☐ Occupied without payment of rent? → *SKIP to* **C** *on the next page*

B *Answer questions 18a and b if this house, apartment, or mobile home is RENTED. Otherwise, SKIP to question 19.*

18 **a. What is the monthly rent for this house, apartment, or mobile home?**

Monthly amount – *Dollars*

$ _____ , _____ .00

b. Does the monthly rent include any meals?

☐ Yes

☐ No

Housing (continued)

C *Answer questions 19 – 23 if you or any member of this household OWNS or IS BUYING this house, apartment, or mobile home. Otherwise, SKIP to* **E** *.*

19 **About how much do you think this house and lot, apartment, or mobile home (and lot, if owned) would sell for if it were for sale?**

Amount – *Dollars*

$ [ ][,][ ][ ][,][ ][ ][ ] .00

20 **What are the annual real estate taxes on THIS property?**

Annual amount – *Dollars*

$ [ ][ ][,][ ][ ][ ] .00

OR

☐ None

21 **What is the annual payment for fire, hazard, and flood insurance on THIS property?**

Annual amount – *Dollars*

$ [ ][,][ ][ ][ ] .00

OR

☐ None

22 **a. Do you or any member of this household have a mortgage, deed of trust, contract to purchase, or similar debt on THIS property?**

☐ Yes, mortgage, deed of trust, or similar debt

☐ Yes, contract to purchase

☐ No → *SKIP to question 23a*

b. How much is the regular monthly mortgage payment on THIS property? *Include payment only on FIRST mortgage or contract to purchase.*

Monthly amount – *Dollars*

$ [ ][,][ ][ ][ ] .00

OR

☐ No regular payment required → *SKIP to question 23a*

c. Does the regular monthly mortgage payment include payments for real estate taxes on THIS property?

☐ Yes, taxes included in mortgage payment

☐ No, taxes paid separately or taxes not required

d. Does the regular monthly mortgage payment include payments for fire, hazard, or flood insurance on THIS property?

☐ Yes, insurance included in mortgage payment

☐ No, insurance paid separately or no insurance

23 **a. Do you or any member of this household have a second mortgage or a home equity loan on THIS property?**

☐ Yes, home equity loan

☐ Yes, second mortgage

☐ Yes, second mortgage and home equity loan

☐ No → *SKIP to* **D**

b. How much is the regular monthly payment on all second or junior mortgages and all home equity loans on THIS property?

Monthly amount – *Dollars*

$ [ ][,][ ][ ][ ] .00

OR

☐ No regular payment required

D *Answer question 24 if this is a MOBILE HOME. Otherwise, SKIP to* **E** *.*

24 **What are the total annual costs for personal property taxes, site rent, registration fees, and license fees on THIS mobile home and its site?** *Exclude real estate taxes.*

Annual costs – *Dollars*

$ [ ][ ][,][ ][ ][ ] .00

E *Answer questions about PERSON 1 on the next page. If no one is listed as PERSON 1 on page 2, SKIP to page 48 for mailing instructions.*