Q&A Session for Measuring Housing Affordability: Housing Cost Ratios and Burden
Date: Thursday, August 8, 2024

Q: What do you recommend we do with the "not calculated" in this table https://data.census.gov/table/ACSDT5Y2022.B25140?q=%20B25140&g=050XX00US39049,39049$8600000&moe=false ? It seems like we wouldn't remove it from the denominator based on how this is set up but wanted to verify.

A: The American Community Survey excludes the “not calculated” when it calculates monthly housing costs as a percentage of household income, so for table B25140 you would want to subtract that row from the denominator. For renter-occupied units, “not calculated” represents households in rented units but do not have a rental payment and households with zero or negative household income. For owner-occupied units, “not calculated” represents households with zero or negative household income.

Q: Are there any surveys that collect housing information for Puerto Rico?

A: Please see this page about American Community Survey Resources for Puerto Rico.
https://www.census.gov/programs-surveys/acs/information-for/puerto-rico.html

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Q: From what surveys are the ratios and burdens determined?

A: We are focused on the American Community Survey for this webinar. Thank you.
A: For more information ... Please reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: Do you have an authoritative reference to HUD's definition of Housing Cost Burden?

A: It would best to reach out directly to HUD so they can provide the most accurate and up to date material. The HUD User Help Desk can be reached at <helpdesk@huduser.gov>.

Q: What is included in the Housing Costs? Rent or mortgage + what other costs?

A: Please refer to the sections “Monthly Housing Costs,” “Gross Rent,” and “Selected Monthly Owner Costs” in the ACS Subject Definitions document for a complete list of what is included, located at https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2022_ACSSubjectDefinitions.pdf

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Q: Not sure if my question was saved - asking if you think the Household Pulse survey housing questions are a reliable source of info on housing insecurity. thanks.

A: Thank you for your question, Deborah. While we at the Census Bureau do not tend to offer our personal opinions, if time allows at the end, we can ask the presenters this question for you.

Q: The US Census ACS reports some renters as paying 70%, 80% and even 90% of their income for rent. Sometimes additional expenses are covered by credit card debt, but what do you think of housing cost ratios that high in the data?

A:https://www.census.gov/library/stories.html?tagfilter_List_1688678669=Census:Topic/Housing#searchFilterOverlay_List_1688678669

Q: For rental costs, do you include costs such as charges for pets or parking? If not, why?

A: Please see actual questions asked and more information about why we ask housing questions on the American Community Survey here https://www.census.gov/acs/www/about/why-we-ask-each-question/housing/

Q: Apologies if this is a repeat - does any Census product collect data on short term rentals, discretely or as a component of other data. Like B25004's "other vacant" category. Thanks!

A: No Census Bureau survey collects data to specifically distinguish short term rentals. Depending on how a respondent or field representative interprets the vacancy or temporarily occupied housing unit questions in the ACS, short term rentals could possibly be in any of the vacancy status categories found in tables B25004 and B25130. Based on this, it is assumed most short term rentals would be categorized as “For rent,” “For seasonal, recreational, or occasional use,” or “Other vacant” in table B25004, or as “Specific use housing” or “Other” in table B25130.

Q: When will the HOA/Condo fees as broken out per census tract / respondent on ACS be released? Thank you!

A: The American Community Survey currently does not publish any data tables about HOA and condo fees. The data to collect HOA fees, in conjunction with condo fees that have already been being collected, began in 2024. The ACS program will assess the need for a published table on HOA and condo fees. Because HOA and condo fees are usuallyisolated to such a small community it is probable those data will be restricted to larger geographic levels. For a more specific response or for data specific to your geography, please reach out to our Ask Data help line to be connected to a local data specialist who can assist you directly. 1-844-ASK-DATA or census.askdata@census.gov

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Q: Why would you use gross instead of net income in the housing cost ratio?

A: In the American Community Survey, the data collected about income and earnings excludes information about money paid or withheld from income such as federal or state taxes, health insurance premiums, etc. Therefore, the housing cost ratio calculation uses gross income.

Q: Do utility payments in these calculations include utilities besides electricity/water/gas/other fuels that some jurisdictions might require, such as garbage fees?

A: The only utility fees the ACS collects and uses in these calculations are electricity, gas, water, sewer, and other fuels (e.g. oil, coal, wood) that may be used to heat a housing unit. Please reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: Are the housing cost ratios based on gross income or after tax / health premium withholdings, etc?

A: This question has been answered verbally.

Q: Is it possible to create more timely measures of regional housing affordability using more current data, i.e. by using the Current Population Survey or other Census datasets?

A: Based on the housing cost data that is collected that the Current Population Survey and other surveys do not, the American Community Survey releases this type of housing cost data annually. The American Housing Survey (AHS) also collects similar housing cost data, but the AHS is released every two years.

Q: Why is gross income the standard instead of net income? Taxes and certain withholdings are not optional, and therefore reduce the actual funding households can use for housing expenses.

A: In the American Community Survey, the data collected about income and earnings excludes information about money paid or withheld from income such as federal or state taxes, health insurance premiums, etc. Therefore, the housing cost ratio calculation uses gross income.

Q: Can you talk about ACS tables re: housing with disaggregation by race?

A: Hello Kari, do you have a specific question about those tables or data? If so, we can try to answer your question here or you can reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: I am trying to determine year-to-year changes in a specific kind of data, and have noticed the 5-year estimates have a lower margin of error than 1-year estimates. How do I determine year-to-year changes with 5-year estimates without the data collection period overlapping? Is this possible?

A: We do not suggest comparing 5-year ACS data year over year. It is best to look at 1 year ACS data (for geographies of 65,000 or more) or to look at 5-year data between non-overlapping 5-year periods. For more information, please reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: How do we get the county as a whole?

A: You would select county under the geography filter. It will prompt you to select the state and then you will be able to select the county you are interested in.

Q: How would you do statistical testing to compare these estimates between districts?

A: The American Community Survey provides a statistical testing tool to help users conduct statistical testing on estimates. It can be found at https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.

Q: How could you find data for 'severely cost burdened" or 50% or more of income spent on housing?

A: You may want to look at table B25140 in data.census.gov. For more help on how to navigate to this table by geography, or if you are a novice user of our data tools and want to learn more, please reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: - How many actual survey responses for a certain geographic area are required to classify the estimate as a data backed estimate?

A: This report may be helpful to answer your question. https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html.

Q: - is there data available on how many survey responses went into the estimation process?

A: Please reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: What does 'no cash rent' mean?

A: Units not paying cash rent are generally provided free by friends or relatives who live elsewhere and allow occupancy without charge. These units could also be rent-free houses or apartments that are provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. Housing units on military bases (not miliary barracks) are also classified in the “no cash rent” category.

Q: Can you explain the choice to use the median numbers instead of the mean averages when reporting data?

A: Housing costs are reported in medians to lessen any bias that extreme cost estimates within the distribution, in either direction, has on providing a representative measure of a housing cost for an area.

Q: How do you account for government program like Section 8?

A: This question has been answered verbally.

Q: How do find data on Households paying over 50% of income on housing?

A: You may want to look at table B25140. If you would like to find these data by a specific geography or need help learning data.census.gov, please reach out to our Ask Data help line to be connected with a local data specialist who can assist you directly with your data needs at 1-844-ASK-DATA or census.askdata@census.gov.

Q: Do the housing characteristics of the population without a mortgage include renters, or is it just for folks who have paid off their mortgage, for example?

A: Renters are not included in the "Owner-occupied units without a mortgage" category. Refer to the "Tenure" section in the ACS Subject Definitions document for more details, located at https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2022_ACSSubjectDefinitions.pdf

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Q: I see data at the MSA or Subdivision, but can you get cost burden (those paying more than 30%) renters/owners percentages by census tract? I would like to download the excel and upload it in GIS to visually see what areas in the area are experiencing cost burden.

A: This question has been answered verbally.

Q: How would you check statistical significance of changes over more than a year (say, from 2018 to 2021)?

A: The American Community Survey provides a statistical testing tool to help users conduct statistical testing on estimates. It can be found at https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html

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Q: Are you ever going to do a census of abandoned military facilities that could be used to house the homeless and those with very low incomes in CA and other states?

A: The Census Bureau's Senior Management is always assessing its programs and any future programs, but I am unaware of any such program like that at this time.

Q: Could I just check my understanding? If I wanted to see the number of homes that were owned without a mortgage, is the ACS okay to use for that? I am asking in the context of the note about using the ACS for means, medians, percents, etc. but not necessarily population totals?

A: That note pertains more to population totals or housing unit totals, rather than a total for having a certain characteristic. So, it is okay to use the ACS to determine the estimate of houses that were owned without a mortgage. It is recommended to check out the ACS comparison guidance for additional information for all topics in the ACS, located at https://www.census.gov/programs-surveys/acs/guidance/comparing-acs-data/2022.html

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Q: How is AI going to affect the Census reports?

A: The Census Bureau's Senior Management is aware of the rapidly changing AI technology and is assessing its use to boost efficiency and productivity for survey production and reports.

Q: For what year(s) will the next ACS data release cover? ACS 5 year up to 2023?

A: For the ACS 1-year data, the next release is planned for September 12, 2024 and this release will be for data collected in 2023. For the ACS 5-year data, the next release is planned for December 12, 2024 and this release will include data collected in the ACS from 2019-2023.

Q: Can you convert tables to graphs?

A: You can download the table in excel and use excel to covert the table to graphs. In data.census.gov you can only convert the tables to maps.

Q: what's the difference between "White Alone" and "White Alone, non hispanic or latin"?

A: For more detailed information on this, refer to the “Race,” “Hispanic or Latino Origin,” and “Ancestry” sections in the ACS Subject Definitions document, located at https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2022_ACSSubjectDefinitions.pdf

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Q: Would you consider collecting data on rent application fees, fess for cleaning, pest control, parking etc. they are non-negotiable costs to access housing (similar to utilities)?

A: The content in the American Community Survey serves as a valuable source of information for a multitude of topics, however there are constraints as to what is included. For more information, refer to the “Content Changes” webpage located at https://www.census.gov/programs-surveys/acs/methodology/content-test.html.

Q: Why do they use the Gross and not the net income for rental applications?

A: The Census Bureau collects and disseminates housing data from multiple surveys. The use of gross income and not net income in rental applications is not something the Census Bureau is involved with.

Q: Are renters more burdened than owners nationwide?

A: Generally, renter-occupied households tend to pay a higher percentage of their income on housing costs. For more context and information about this topic, these three America Counts stories might be helpful to check out:
https://www.census.gov/library/stories/2019/11/decade-after-the-recession-housing-costs-ease-for-homeowner.htmlhttps://www.census.gov/library/stories/2022/12/housing-costs-burden.html
https://www.census.gov/library/stories/2023/03/low-income-renters-spent-larger-share-of-income-on-rent.html

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Q: The US is currently seeing an increase in homelessness, especially in the tech centers such as LA, Boston, and Washington, D.C. Is your agency seeing any meaningful policy changes on any level to address this issue in context of the ACS?

A: The Census Bureau's Senior Management is always assessing issues and how they may affect the Census Bureau's policies and programs.

Q: Are there any resources available that help to articulate conclusions once the data has been researched and compiled?

A: The Census Bureau collects and disseminates the data. There are many data users that use this housing data to make interpretations and conclusions. Some notable examples include the National Association of Home Builders and the Joint Center for Housing Studies of Harvard University.

Q: Which Table number in ACS provide housing cost data disaggregated by Race or Ethnicity?

A: Currently, table S0201 provides information on owners and renters paying "less than 30 percent" and "30 percent or more" of their household income on housing costs. This table is only available in the ACS 1-year but can be filtered to different geographies and race and ethnicity groups.

Beginning with the 2023 ACS 1-year data release planned for September 12, 2024, the ACS will publish table B25140 iterated by the following race and Hispanic origin categories: White alone; Black or African American alone; American Indian and Alaska Native alone; Asian alone; Native Hawaiian and Other Pacific Islander alone; Some Other Race alone; Two or More races; White alone, Not Hispanic or Latino; Hispanic or Latino. These tables will be published for both ACS 1-year and 5-year estimates.

Q: Is there a plan to extend these estimates for populations based on a race alone or in any combination. For example, I work for an organization that is legally required to advocate on behalf of all Native Hawaiians.

A: See answer above.