

New American Housing Survey Statistics Provide Insight on U.S. Food Insecurity, Housing and Neighborhood Topics

About 10.5 million American households, or roughly 8.9 percent, reported that in the past month their access to adequate food was limited by a lack of money and other resources, according to new [2015 American Housing Survey](#) statistics released today by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Census Bureau.

For the first time in its 42-year history, the American Housing Survey included questions on food security status, which allowed HUD to assign households a “food security status” score. Using these categories, about 10.5 million occupied households were classified as having “low” or “very low” food security, which is commonly known as being “food insecure.”

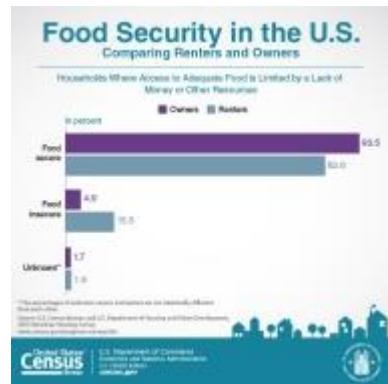
The survey also looked at homeownership, race and having a disability in relation to food security. Results showed that 4.9 percent of homeowners and 15.5 percent of renters were food insecure, meaning they had “low” or “very low” food security.

The Department of Housing and Urban Development in conjunction with the Department of Agriculture included the questions to determine whether the dietary quality or food consumption of household members was reduced or normal eating patterns were disrupted because the household lacked money for food any time during the last month. One adult respondent per household was asked questions about experiences and behaviors that indicate food insecurity, such as being unable to afford balanced meals, cutting the size of meals because of too little money for food, or being hungry because of too little money for food.

Results showed that 16.9 percent of black householders, 19.5 percent of American Indian and Alaska Native householders, and 21.4 percent of Pacific Islander householders were food insecure, all significantly higher than that of white householders, at 7.5 percent.

About 16.6 percent of households with a person with a disability were food insecure, reporting “low” or “very low” food security, as opposed to 6.9 percent of households without a person with a disability.

In addition to the new survey topics, the American Housing Survey covers topics such as physical housing characteristics and financial characteristics. Below are highlights from the 2015 national and metropolitan statistical area level findings among the 118,290,000 occupied units. More information on 25 selected metropolitan areas will be available later this year.



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Housing Costs

- The median cost for electricity was \$104 per month (renters \$82, owners \$117), \$53 per month for piped gas (renters \$42, owners \$58), and \$133 per month for fuel oil (renters \$100, owners \$150).
- Median rent was \$790 per month. This ranged from \$250 for “other units,” such as boats, RVs or vans to \$833 for single-unit, attached homes.
- The median monthly cost paid for water was \$46 per month.

Financing a Home

- Of the 70.4 million households that purchased or built their homes, 13.2 percent had no down payment; 12.6 percent put 5 percent or less down; 12.9 percent had a down payment of 6 to 10 percent; 18.0 percent put 11 to 20 percent down, 15.2 percent put 21 percent or more down; and 8.4 percent bought the home outright. The rest did not report.
- Of owner-occupied units, 40.9 percent were owned free and clear, 53.6 percent had at least one regular or home-equity lump-sum mortgage only, and 5.0 percent had at least one home equity line of credit. The remainder had reverse mortgages.
- Most homeowners with a regular and/or home-equity mortgage had only one mortgage (95.0 percent), 5.0 percent had two mortgages and less than 1.0 percent had three or more.
- Well over a third, or 38.4 percent, of homeowners with a primary mortgage refinanced. While most, or 71.2 percent, refinanced for a lower interest rate (11.5 million homeowners), others did so to receive cash, 11.7 percent. The median amount of cash received from refinance was \$28,000. The median percentage of that spent on home additions, improvements and repairs was 10.0.

Owner Home Improvement

- In a typical year, owners spent a median of \$500 on routine maintenance or regular maintenance activities necessary for the preventive care of the structure, property and equipment. Such activities included painting, fixing leaks, repairing fences, cleaning gutters and removing dangerous trees.
- There were 43.9 million households, or 59.0 percent, that performed more than 123.5 million home improvement projects, other than routine maintenance, in the last two years, spending more than \$431.1 billion, with a median of \$1,200 per job.
- Around one third, or 33.6 percent, of owner-occupied units had at least one home improvement project in the last two years completed for energy efficiency purposes, 6.8 percent did at least one project to improve accessibility for an elderly person or a person with a disability, and 3.5 percent did at least one project to prepare the home for sale.

Neighborhood

- Householders of about 18.1 percent of all occupied housing units reported living near a body of water, and 14.4 percent of those reported that the unit was actually on waterfront property. In contrast, nearly 46.0 percent of all seasonal units were near a body of water, 53.5 percent of which were located on waterfront property.
- Of the 59.8 million housing units in subdivisions (including multiunits and groups of mobile homes), 15.1 percent were located in secured communities with walls or fences, comprising 7.6 percent of all occupied units.
- Of the 21.8 percent of all occupied housing units with a person age 55 or over, 11.3 percent were located in age-restricted communities. Of the remaining 88.7 percent, 24.4 percent said the majority of their neighbors are age 55 or over.