

11-1992

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Recommended Citation

Jackson, Marcus and Blair, Robert F., "Kellom Heights Housing Market Report" (1992). *Publications Archives, 1963-2000*. 348.
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KELLOM HEIGHTS HOUSING MARKET REPORT

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November 1992

PURPOSE OF REPORT

Mr. Alvin M. Goodwin, Jr., President of the Omaha Economic Development Corporation asked the Center for Public Affairs Research at the University of Nebraska at Omaha to conduct a brief examination of the housing market surrounding the proposed Kellom Heights 42 unit multi-family housing project. This report examines the existing housing conditions and housing needs in the general project area. In conjunction with other relevant information, this report will help determine the feasibility of the expansion of the Kellom Heights housing project.

The first part of this report will be a description of the boundaries of the general housing market area. Next will be a discussion of the physical conditions of the housing units located in the study area. The report will then assess the housing needs of the area by examining population changes and characteristics of households. A brief summary is at the end of the report.

It is important to note that this is not a study on housing economics that measures the supply and demand for housing. This report examines some housing issues in a specific geographic area and makes observations regarding relationships between broad categories of housing conditions and the general housing needs of existing households.

MARKET STUDY AREA

Because of the recent nature of the 1990 Census reports, it was decided that the 1990 Census would be the primary source of information. Accordingly, the boundaries of the study area corresponds to existing Census tracts. Other additional sources of housing information were consulted however for this report.

Because the proposed Kellom Heights 42 unit multi-family housing project is designed to meet the needs of low income households, the primary study area includes those tracts that have incomes significantly below the general area and are within the historic neighborhood

boundaries. These informal boundaries are determined by the location of schools, transportation corridors, commercial centers, and institutions (e.g. Creighton University). A secondary study area includes those tracts that are just beyond the primary market area.

Figure 1 shows the Census tracts that are included in the study area. The location of the proposed housing project is indicated by an asterisk. Both the primary and secondary study areas are identified in the map. The discussion that follows describes the study area in more detail.

EXISTING HOUSING CONDITIONS

This section of the report utilizes Census information and two other sources to examine the conditions of housing in the study area. This will be done by looking at the physical aspects of the housing units.

Number of Housing Units

Housing is often first looked at in terms of the number of units. Housing conditions in an area are often assessed by examining changes in the number of housing units over time. A housing unit is a house, an apartment, or other arrangement that is intended to be a separate living quarter where people live apart from one others and have direct access to the outside. In order to make comparison over time, adjustments were made in certain census tracts categories so that the same geographic area in 1970 could be compared to 1980 and 1990. Tract 15 was folded into tract 11, so 1980 and 1970 totals included both tracts. In tract 12 both tract 13.01 and 14 were added so previous census included all three tracts.

Table 1 shows the number and percent change of housing units in the study area in 1970, 1980, and 1990. Overall in the area there are fewer housing units in 1990 than there were in 1980. The percentage of housing units lost in the total study area between 1980-1990 is -5.7 percent. In the primary area the loss is -10.7 percent, compared to only -1.6 percent in the secondary area.

The loss in the number of housing units in the study area in the last ten years becomes more alarming when added to losses from the previous ten years, 1970 to 1980. From 1970-1990 the housing units declined in the study area at a rate of -31 percent; in the primary area the loss in units was -42.9 percent, and in the secondary area the rate of decline was -18.4 percent. During the 20 year period there were large decreases in the number of housing units in the individual tracts of the primary study area: Tracts 9 (-53.4 percent), 11 (-50.6 percent), 12 (-42.1 percent), and 10 (-37.7 percent).

Not only are there fewer housing units, many of the remaining units are not occupied. Table 2 shows that 15.3 percent of the remaining housing units in the study area are unoccupied. In the primary area, 17 percent of the units are unoccupied and 14.1 percent in the secondary areas. Within the primary study area, tract 12 has the highest percentage of unoccupied housing units (25.5 percent) followed by tract 9 (19.4 percent).

Since 1970 there have been a significant decrease in the number of housing units in the primary study area. Not only are there fewer units, a significant portion of the remaining ones are unoccupied. The loss in housing units in an area is accompanied by a decrease in the economic and social viability. It appears that the loss in housing units in the study area is continuing.

Types of Housing Units

When assessing housing conditions, in addition to examining the number of housing units, it is useful to look at the types of housing units in an area. Table 3 shows the number and type of housing units in the market study area. According to table 3 the study area has 61.4 percent of single-family housing units, 37 percent multi-family units, and 1.6 percent mobile/other. The primary study area has a higher percentage of single-family units (63.8 percent) when compared to the secondary area (59.6 percent). This percentage of single-family housing units in the study area is consistent with the rest of Omaha (65.8 percent). The housing question is: Are a large portion of single-family houses appropriate to the housing needs of the people residing in the area? This question will be addressed when the characteristics of the area households are examined.

Physical Conditions

The general physical conditions of the housing units in the study area can be evaluated by examining three sources of information. The first source is provided by the 1990 Census--the number of boarded-up houses. Boarded-up housing included those that who have windows and doors covered by wood, metal, or masonry to protect the interior and to prevent entrance into the unit. Obviously these housing units are vacant and most likely will not be inhabited for some time. Boarded-up status is an indicator of a current housing condition. Like unoccupied housing described in table 2, boarded-up housing units are more subject to deterioration than occupied housing units.

Table 4 shows the figures for boarded-up housing in the study area. There are 139 boarded-up housing units in the study area. For all of Omaha there were only 174 additional boarded-up houses (State of Black Omaha: 1992, Housing Conditions 1992). The primary area had 68 abandoned units and the secondary area 71. Tract 16 in the secondary study area has the highest number of housing units boarded up (24) with tract 12 is a close second (22). In comparison to the rest of Omaha the study area has a large number of boarded-up housing units, an indicator of poor housing conditions.

The second source of information is from a windshield survey of housing conditions conducted by the City of Omaha Planning Department in 1988. Table 5 is a summary of that survey showing an evaluation of the conditions of single family and multi-family housing units in the study area. The structure of the housing units in the study area were judged as excellent, good, fair, poor, or very poor. Only 6.5 percent of single-family housing units (370) were judged in excellent condition, and more than half (55 percent) were judged as less than good condition (fair, poor, or very poor). Overall there are fewer multi-family units and they were judged to be in somewhat better physical condition by the Planning Department surveyors.

The third source of information is a recently completed development plan for North Omaha (Renaissance 2000 Plan 1992). It contains an assessment of the conditions of existing land uses in the market area. The primary market area is a mix of primarily low density substandard land uses and primarily medium density moderate condition land uses. There seems to be more substandard land uses in tracts 11 and 12 which are in the area directly adjacent to the proposed housing project. Tracts 7, 8, 9, and 10 have large areas of moderate and good-fair land use conditions.

These three independent sources of information confirm the fact that the physical conditions of the single-family housing units in the study area are in generally less than good condition. Many of the housing units in the area are not in condition to meet the needs of the households.

EXISTING HOUSING NEEDS

This section of the report will utilize Census information to examine the general housing needs of the study area. This will be done by examining the characteristics of the population and the households in the area.

Population

Changes in population in the study area is a good place to begin examining housing needs. Table 6 shows the change in population in the study area. There was a large decline in the number of people in the study area between 1970-1990 (-42.2 percent). Most of this loss, however, took place between 1970 and 1980. The population decline tapered off from 1980 to 1990 with only a -12.3 percent loss. People are still leaving the area but at a lesser rate. When one considers the loss of housing units in the area in the past twenty years, it is no surprise that population has declined. There are few places to live in the area.

Households

While examining population trends are useful, looking at the characteristics of existing households in an area is critical to assessing housing needs. It is households, or collections of people, that reside in housing units. Table 7 shows the types of households in the study area in 1990. The households are divided into single-person households, family households and non-family households. Family households are characterized by a householder (in whose name the house is being purchase or rented) who is related by birth, marriage, or adoption to at least one other member of the household. In non-family households the householder lives alone or with others who are not related.

In the study area the single-person household is the most predominant type (2,894) with 34.2 percent of the total households. The percentage of single person household is a little higher in the study area than for Omaha (30.6 percent) because of Census Tract 16 which includes the residence halls at Creighton University. Female householders with children is second most common household in the area with 24.9 percent of the total. (For all of Omaha, the female householder with children household is 9.1 percent of the total households.) Compared to all of Omaha, in the study area there is a smaller percentage of households classified as married couple with children (9.9 percent verses 21.7 percent). The primary and the secondary study areas differ little in the characteristics of the households.

This information on households confirms the fact that the study area has a much higher percentage of households that are female householders with children than all of Omaha. There is also a smaller percentage of married with children households. The type of housing unit that best fits the types of households in the study area is what is needed.

Housing Rents

Examining the rents of households is another way to assess the housing needs of the study area. Rents, of course, give us a feel for the economic condition of an area. Table 8 shows the mean contract rent paid by renters of housing units in the study area. The mean rent of the study areas is \$216, while the mean rent for all of Omaha is \$335 per month (State of Black Omaha: 1992, Housing Conditions 1992). The primary study area has a mean rent of \$193, which is even lower than that of the secondary study area. The rents in the study area are low and this is consistent with the lack of housing, the loss of population, and the general economic distress.

Housing Finances

A last way to assess housing needs is to examine some financial issues that pertain to housing. First it is helpful to look at home ownership. Home ownership tells us a little about the financial capacity of households and neighborhood stability. Table 9 shows the number of occupied housing units in the market study area that are owner-occupied or renter-

occupied. In the study area 40.1 percent of occupied housing units are owner-occupied, the rate is 44.4 percent in the primary area and 37.1 percent in the secondary area. This compares to a rate of 59.2 percent for all of Omaha. The main reason for the difference in the study area from all of Omaha is Census Tract 16 (Creighton University).

When the individual tracts are examined in table 9 it is hard to detect a pattern of either home ownership or rentals for the study area. The percentage of homeownership ranges from a low of 1.8 percent (Creighton University residence halls) to a high of 67.8 percent in Census Tract 8. The median ownership rate is about 45 percent. Overall homeownership seems lower in the study area than for Omaha as a whole. About 56 percent of the people in the primary study area are in renter-occupied units, and 44 percent live in housing units that are owner-occupied. The secondary study area shows a larger gap in the renter/owner ratio with 62.9 percent of its housing units renter-occupied and 37.1 percent owner-occupied, but again this is due mostly because of the low ownership rate in Census Tract 16.

Household income, of course, is another way to look at issues of housing finance. Levels of household income tell us about ability to pay for particular types of housing units. Table 10 shows the median household incomes for the study area. The incomes for the individual tracts range from \$7874 per year to \$16,384. When the median incomes are averaged, it is apparent that the primary area differs little from the secondary area. The average for the total study area (\$12,043) is significantly below the median income of Omaha (\$26,927). It is obvious that the study area is a low income area.

The most useful way to look at housing finances is by examining how much of the household income is spent on housing. Table 11 shows a range of the percentage of income spent on gross rent in the study area. Gross rent includes contract rent and the estimated cost of utilities if paid by the renter. As shown by table 11, 37.9 percent of the households in the study area pay 35 percent or more of their income on gross rent. Spending that much of household income on housing in a low income area is a cause for concern. There is little else left for other household needs. Outside the study area in Omaha, only about 25 percent of the households spend 35 percent or more on gross rent.

SUMMARY

When examining the issues pertaining to housing needs it is important to look at the nature of the housing stock in an area and then the characteristics of the people. By roughly comparing the housing conditions of an area to its households it is possible to determine if there is a mismatch in meeting housing needs. That was the purpose of this report.

In terms of housing conditions, it can be said that the trend of reduction in the number of housing units in the study appears to be continuing. There is a high percentage of single family housing units in the area and there is a large number of the housing units in the study

area that are substandard. In terms of housing needs, the population of the area continues to decline. There is a high percentage of female householders with children and a low percentage of married households with children. And the area has low household income with a high percentage spent on gross rent.

When the general housing conditions and the broad characteristics of the households are compared, it appears that additional housing units designed to meet the special needs of the study area are warranted.

SOURCES

North Omaha Renaissance 2000. 1992. Ciaccio Dennell Group, Inc. and the Gideon Group, Inc.

State of Black Omaha: 1992, Housing Conditions. 1992. Urban League of Nebraska, Inc.

Figure 1
Housing Market Area

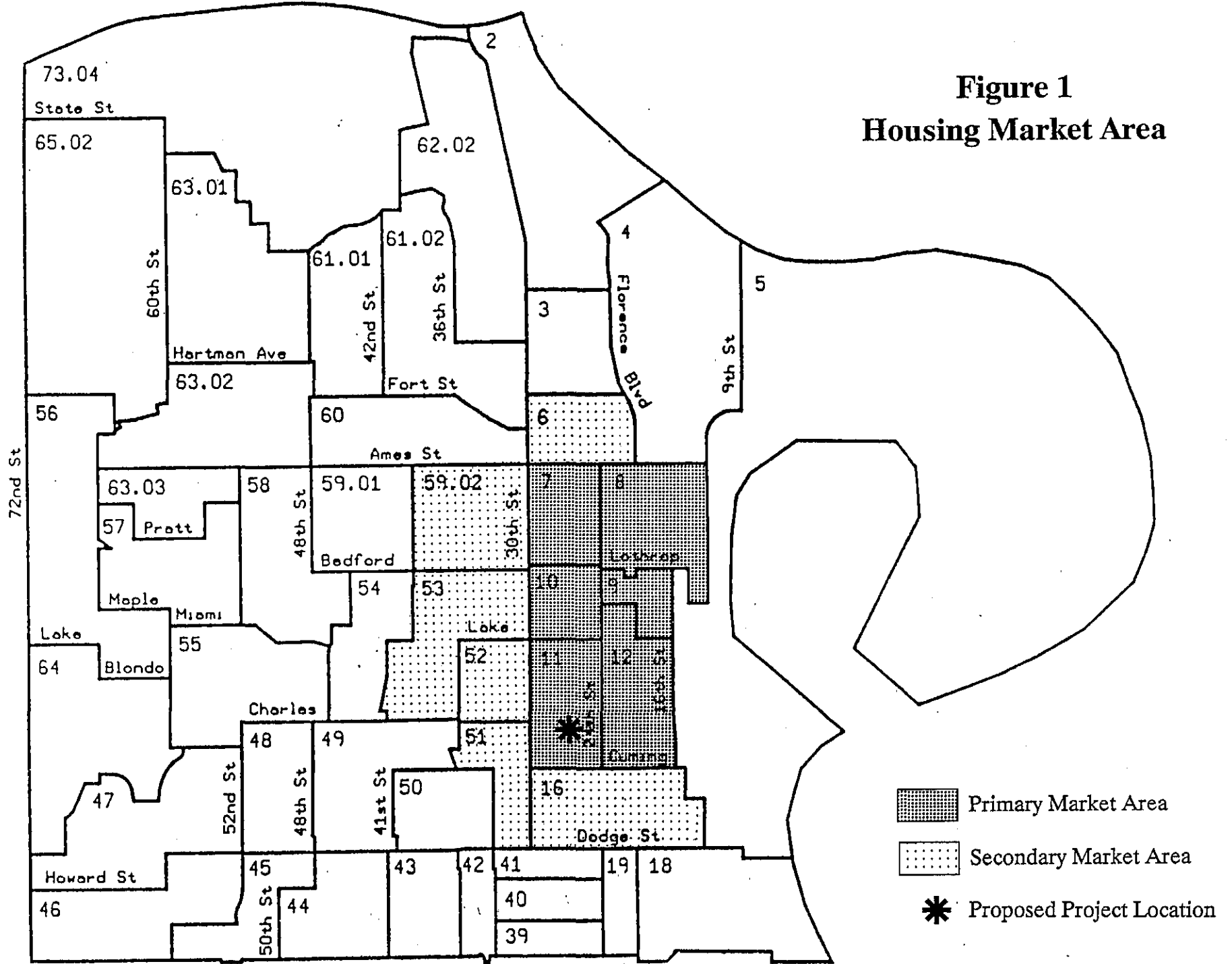


Table 1 - Change in Number of Housing Units for Study Area, 1970 to 1990

	1970	1980	1990	Percent Change	
				1980-1990	1970-1990
Study Area	14,473	10,579	9,980	-5.7	-31.0
Primary Area					
7	1,113	782	670	-14.3	-39.8
8	1,266	999	837	-16.2	-33.9
9	865	530	403	-24.0	-53.4
10	853	671	531	-20.9	-37.7
11*	1,547	815	764	-6.3	-50.6
12+	1,800	958	1,042	8.8	-42.1
Primary Area Totals	7,444	4,755	4,247	-10.7	-42.9
Secondary Area					
6	1,156	889	662	-25.5	-42.7
16	836	418	716	71.3	-14.4
51	1,635	1,443	1,414	-2.0	-13.5
52	1,033	972	919	-5.5	-11.0
53	1,088	914	918	0.4	-15.6
59.02	1,281	1,188	1,104	-7.1	-13.8
Secondary Area Totals	7,029	5,824	5,733	-1.6	-18.4

* 1970 and 1980 totals include tracts 11 and 15.

+ 1970 and 1980 totals include tracts 12, 13.01 and 14.

Source: 1970, 1980 and 1990 Census of Population and Housing

Table 2 - Number of Unoccupied Housing
Units for Study Area, 1990

	Total Units	Unoccupied Units	
		Number	Percent
Study Area	9,980	1,528	15.3
Primary Area			
7	670	70	10.4
8	837	92	11.0
9	403	78	19.4
10	531	88	16.6
11	764	128	16.8
12	1,042	266	25.5
Primary Area Totals	4,247	722	17.0
Secondary Area			
6	662	64	9.7
16	716	120	16.8
51	1,414	225	15.9
52	919	173	18.8
53	918	117	12.7
59.02	1,104	107	9.7
Secondary Area Totals	5,733	806	14.1

Source: 1990 Census of Population and Housing

Table 3 - Number and Type of Housing Units for Study Area, 1990

	Total Units	Single-Family		Multi-Family		Mobile/Other	
		Number	Percent	Number	Percent	Number	Percent
Study Area	9,980	6,123	61.4	3,694	37.0	163	1.6
Primary Area							
7	670	465	69.4	193	28.8	12	1.8
8	837	719	85.9	104	12.4	14	1.7
9	403	254	63.0	144	35.7	5	1.2
10	531	398	75.0	114	21.5	19	3.6
11	764	413	54.1	342	44.8	9	1.2
12	1,042	459	44.0	570	54.7	13	1.2
Primary Area Totals	4,247	2,708	63.8	1,467	34.5	72	1.7
Secondary Area							
6	662	508	76.7	146	22.1	8	1.2
16	716	16	2.2	683	95.4	17	2.4
51	1,414	553	39.1	846	59.8	15	1.1
52	919	491	53.4	396	43.1	32	3.5
53	918	822	89.5	87	9.5	9	1.0
59.02	1,104	1,025	92.8	69	6.3	10	0.9
Secondary Area Totals	5,733	3,415	59.6	2,227	38.8	91	1.6

Source: 1990 Census of Population and Housing

Table 4 - Number of Board-up Unoccupied
Housing Units for Study Area, 1990

Study Area	Number of Units
	139
Primary Area	
7	6
8	11
9	7
10	7
11	15
12	22
Primary Area Total	68
Secondary Area	
6	6
16	24
51	6
52	18
53	14
59.02	3
Secondary Area Total	71

Source: 1990 Census of Population
and Housing

Table 5 - Windshield Survey of Housing Conditions for Study Area, 1988

	Single Family Units					Multi-Family Units					Total Units
	Ex'lent	Good	Fair	Poor	V Poor	Ex'lent	Good	Fair	Poor	V Poor	
Study Area	370	2,244	2,542	496	79	52	139	133	31	3	6,089
Primary Area											
7	51	250	139	32	4	12	9	9	4	0	510
8	33	304	290	60	9	7	5	10	3	0	721
9	13	112	99	29	2	5	12	24	6	0	302
10	61	123	50	17	5	7	4	1	1	0	269
11*	73	196	117	44	17	1	6	3	2	1	460
12+	15	106	161	47	4	1	10	23	11	0	378
P Area Totals	246	1,091	856	229	41	33	46	70	27	1	2,640
Secondary Area											
6	21	106	292	44	10	0	0	9	0	0	482
16	0	1	0	3	0	3	2	7	0	1	17
51	53	325	167	23	2	10	59	26	1	0	666
52	8	132	271	32	4	0	18	5	1	0	471
53	31	198	500	43	9	3	4	8	2	0	798
59.02	11	391	456	122	13	3	10	8	0	1	1,015
S Area Totals	124	1,153	1,686	267	38	19	93	63	4	2	3,449

* Tract 11 also includes tract 15.

+ Tract 12 also includes tracts 13.01 and 14.

Source: City of Omaha Planning Department

Table 6 - Change in Population for Study Area, 1970 to 1990

	1970	1980	1990	Percent Change	
				1980-1990	1970-1990
Study Area	40,242	26,506	23,242	-12.3	-42.2
Primary Area					
7	3,142	1,697	1,396	-17.7	-55.6
8	4,004	2,354	2,133	-9.4	-46.7
9	1,959	1,165	917	-21.3	-53.2
10	2,177	1,555	1,152	-25.9	-47.1
11*	3,750	1,761	1,484	-15.7	-60.4
12+	4,342	2,380	2,108	-11.4	-51.5
Primary Area Totals	19,374	10,912	9,190	-15.8	-52.6
Secondary Area					
6	3,573	2,232	1,736	-22.2	-51.4
16	2,755	2,113	2,412	14.2	-12.5
51	4,079	3,066	2,849	-7.1	-30.2
52	3,410	2,826	2,240	-20.7	-34.3
53	3,197	2,314	2,226	-3.8	-30.4
59.02	3,854	3,043	2,589	-14.9	-32.8
Secondary Area Totals	20,868	15,594	14,052	-9.9	-32.7

* 1970 and 1980 totals include tracts 11 and 15.

+ 1970 and 1980 totals include tracts 12, 130.01 and 14.

Source: 1970, 1980 and 1990 Census of Population and Housing

Table 7 - Type of Households for Study Area, 1990

	Total Households	Single Person number	Single Person percent	Non Family		Family Married w/child		Households Married w/o child	
				number	percent	number	percent	number	percent
Study Area	8,452	2,894	34.2	614	7.3	835	9.9	1,027	12.2
Primary Area									
7	600	251	41.8	20	3.3	46	7.7	82	13.7
8	745	176	23.6	38	5.1	106	14.2	144	19.3
9	325	111	34.2	14	4.3	29	8.9	35	10.8
10	443	140	31.6	13	2.9	34	7.7	53	12.0
11	636	220	34.6	84	13.2	39	6.1	59	9.3
12	776	235	30.3	41	5.3	55	7.1	59	7.6
P Area Totals	3,525	1,133	32.1	210	6.0	309	8.8	432	12.3
Secondary Area									
6	598	188	31.4	16	2.7	76	12.7	101	16.9
16	596	424	71.1	123	20.6	7	1.2	28	4.7
51	1,189	471	39.6	182	15.3	131	11.0	136	11.4
52	746	165	22.1	17	2.3	73	9.8	59	7.9
53	801	218	27.2	28	3.5	119	14.9	114	14.2
59.02	997	295	29.6	38	3.8	120	12.0	157	15.7
S Area Totals	4,927	1,761	35.7	404	8.2	526	10.7	595	12.1

Family Households									
	Male HH w/child		Male HH w/o child		Female HH w/child		Female HH w/o child		
	number	percent	number	percent	number	percent	number	percent	
Study Area	183	2.2	182	2.2	2,101	24.9	606	7.2	
Primary Area									
7	11	1.8	14	2.3	117	19.5	59	9.8	
8	15	2.0	25	3.4	168	22.6	73	9.8	
9	7	2.2	15	4.6	76	23.4	38	11.7	
10	7	1.6	3	0.7	152	34.3	41	9.3	
11	13	2.0	28	4.4	146	23.0	47	7.4	
12	21	2.7	15	1.9	298	38.4	52	6.7	
P Area Totals	74	2.1	100	2.8	957	27.1	310	8.8	
Secondary Area									
6	20	3.3	12	2.0	153	25.6	32	5.4	
16	2	0.3	3	0.5	4	0.7	5	0.8	
51	19	1.6	21	1.8	167	14.0	62	5.2	
52	17	2.3	10	1.3	349	46.8	46	6.2	
53	27	3.4	17	2.1	213	26.6	65	8.1	
59.02	24	2.4	19	1.9	258	25.9	86	8.6	
S Area Totals	109	2.2	82	1.7	1,144	23.2	296	6.0	

Source: 1990 Census of Population and Housing

Table 8 - Contract Rent of Occupied Housing Units for Study Area, 1990

	Mean Rent in dollars
Study Area	216
Primary Area	
7	183
8	256
9	236
10	177
11	231
12	158
Primary Area Mean	193
Secondary Area	
6	209
16	248
51	275
52	161
53	223
59.02	243
Secondary Area Mean	230

Source: 1990 Census of Population and Housing

Table 9 - Owner-Occupied vs. Renter-Occupied Housing Units
for Study Area, 1990

	Total Occupied Units	Owner Occupied Housing Number	Units Percent	Renter Occupied Housing Number	Units Percent
Study Area	8,452	3,393	40.1	5,059	59.9
Primary Area					
7	600	277	46.2	323	53.8
8	745	505	67.8	240	32.2
9	325	154	47.4	171	52.6
10	443	197	44.5	246	55.5
11	636	223	35.1	413	64.9
12	776	209	26.9	567	73.1
Primary Area Totals	3,525	1,565	44.4	1,960	55.6
Secondary Area					
6	598	287	48.0	311	52.0
16	596	11	1.8	585	98.2
51	1,189	336	28.3	853	71.7
52	746	220	29.5	526	70.5
53	801	397	49.6	404	50.4
59.02	997	577	57.9	420	42.1
Secondary Area Totals	4,927	1,828	37.1	3,099	62.9

Source: 1990 Census of Population and Housing

Table 10 - Median Household Income
for Study Area, 1989

	Median Income in dollars
Study Area*	12,043
Primary Area	
7	9,799
8	15,967
9	11,853
10	11,392
11	9,629
12	7,874
Primary Area Total*	11,086
Secondary Area	
6	13,292
16	8,130
51	13,659
52	11,235
53	15,299
59.02	16,384
Secondary Area Total*	12,043

* Average Median Income

Source: 1990 Census of Population
and Housing

Table 11 - Percentage of Income Spent on Gross Rent in the Study Area, 1989*

	Less than 20%		20-24%		25-29%		30-34%		35% or more	
	number	percent	number	percent	number	percent	number	percent	number	percent
Study Area	1159	25.1	581	12.6	639	13.8	488	10.6	1751	37.9
Primary Area										
7	34	12.9	7	2.7	66	25.0	27	10.2	130	49.2
8	57	36.5	12	7.7	12	7.7	8	5.1	67	42.9
9	40	22.1	33	18.2	0	0.0	0	0.0	108	59.7
10	59	23.8	11	4.4	61	24.6	43	17.3	74	29.8
11	69	21.7	48	15.1	29	9.1	25	7.9	147	46.2
12	153	29.3	78	14.9	103	19.7	29	5.5	160	30.6
P Area Totals	412	24.4	189	11.2	271	16.0	132	7.8	686	40.6
Secondary Area										
6	41	13.4	41	13.4	66	21.6	41	13.4	117	38.2
16	150	27.4	106	19.4	42	7.7	39	7.1	210	38.4
51	238	29.5	127	15.7	73	9.0	59	7.3	310	38.4
52	151	29.0	55	10.6	89	17.1	77	14.8	149	28.6
53	56	16.5	32	9.4	64	18.9	63	18.6	124	36.6
59.02	111	27.2	31	7.6	34	8.3	77	18.9	155	38.0
S Area Totals	747	25.5	392	13.4	368	12.6	356	12.2	1065	36.4

* Does not include households that did not pay rent or reported no income

Source: 1990 Census of Population and Housing