## Housing Characteristics: 2020

2020 Census Briefs

Molly Cromwell and Christopher Mazur C2020BR-09 September 2023

#### INTRODUCTION

This report analyzes data from the 2020 Census to highlight the nation's housing in 2020 and changes in housing characteristics primarily between 2010 and 2020 for the nation, states, core-based statistical areas (CBSAs), and counties.<sup>1</sup>

Between 2010 and 2020, housing characteristics shifted in many parts of the nation as a result of various events and housing market conditions. Chief among these were the ongoing impacts and recovery from the Great Recession and foreclosure crisis of the late 2000s. The decade began during the soft housing markets that followed the Great Recession, as millions of homes continued to work their way through the foreclosure process. In subsequent years, slow construction of new units, historically low interest rates, and home price growth combined to generate concerns about housing affordability and limited housing inventory by the end of the decade. Lastly, the 2020 Census data were collected during the early months of the COVID-19 pandemic, capturing housing unit characteristics as of April 1, 2020. Data from the 2020 Census reflect the combined effects of these changes, describing housing unit characteristics in 2020 for a wide range of different geographies.

# <sup>1</sup> CBSAs include both metropolitan and micropolitan areas. A CBSA is a statistical area with a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. For a more in-depth explanation of this, visit <www.census.gov/programs-surveys/metro-micro/about.html>.

#### **HOUSING QUESTIONS**

Through a combination of in-field data collection steps and data processing checks, decennial census operations validate that each housing unit is at its correct address and whether the housing unit is occupied or vacant.<sup>2</sup> For each residential housing unit, the 2020 Census additionally records data on two basic housing characteristics: housing tenure for occupied units and detailed vacancy status for vacant units (Figure 1 and 2).

#### Figure 1.

#### Reproduction of the Question on Housing Tenure From the 2020 Census

- Rented?
- Occupied without payment of rent?

Source: U.S. Census Bureau, 2020 Census questionnaire.

Housing tenure identifies whether a housing unit is owner- or renter-occupied. This characteristic is a basic feature of the housing inventory and has been collected in decennial censuses since 1890, when



U.S. Department of Commerce U.S. CENSUS BUREAU *census.gov* 

<sup>&</sup>lt;sup>2</sup> For a more in-depth explanation of this process, refer to the 2020 Census operational plan documents at <www.census.gov/programssurveys/decennial-census/decade/2020/planning-management/plan/ op-plans.html#operational-plan>.

fewer than one-half of households in the United States owned their homes. The housing tenure question in the 2020 Census is identical to the one used in the 2010 Census.

Vacancy status identifies the classification of a vacant housing unit, and a version of this question has been collected in the decennial census since 1940. As in the 2010 Census, the 2020 Census subdivided vacant units into seven classifications: for rent; rented, not occupied; for sale only; sold, not occupied; for seasonal, recreational, or occasional use; for migrant workers; and other vacant. Vacancy status was

#### Figure 2.

#### Reproduction of the Question on Vacancy Status From the 2020 Census



primarily determined by census takers obtaining information from property owners and managers, neighbors, rental agents, and others.

#### HOUSING INVENTORY

According to the 2020 Census, there were 140.5 million housing units in the United States.<sup>3</sup> Of these housing units, 126.8 million were occupied (90.3 percent) on Census Day. The remaining 13.7 million units (9.7 percent) were vacant. Between 2010 and 2020, the national housing inventory increased by 8.8 million units, or 6.7 percent (Table 1).

## Housing growth slowed this decade as compared to the previous decade.

The 6.7 percent growth of total housing units between 2010 and 2020 was less than the 13.6 percent increase between 2000 and 2010, when the national housing inventory grew from 115.9 to 131.7 million units. Even with the slowdown between 2010 and 2020, the nation has experienced a growth of 21.2 percent in total housing units since 2000 (Table 2).

## All but one state had an increase in its housing inventory between 2010 and 2020.

The District of Columbia experienced the largest percentage increase in housing units (18.1 percent) during the decade, as the number of units increased from 297,000 to 350,000. Seven states also experienced

#### Table 1.

#### Housing Inventory Characteristics for the United States: 2000, 2010, and 2020

	Number			Percent change			
Characteristic	2000	2010	2020	2000 to 2010	2010 to 2020	2000 to 2020	
Total Housing Units	115,904,641	131,704,730	140,498,736	13.6	6.7	21.2	
Occupied units	105,480,101	116,716,292	126,817,580	10.7	8.7	20.2	
Owner occupied	69,815,753	75,986,074	80,051,358	8.8	5.4	14.7	
Renter occupied	35,664,348	40,730,218	46,766,222	14.2	14.8	31.1	
Vacant units	10,424,540	14,988,438	13,681,156	43.8	-8.7	31.2	
For rent	2,614,652	4,137,567	3,785,976	58.2	-8.5	44.8	
For sale only	1,204,318	1,896,796	1,204,536	57.5	-36.5	Z	
Rented or sold, not occupied	702,435	627,857	941,318	-10.6	49.9	34.0	
For seasonal, recreational, or							
occasional use	3,578,718	4,649,298	4,359,731	29.9	-6.2	21.8	
For migrant workers	25,498	24,161	26,425	-5.2	9.4	3.6	
Other vacant	2,298,919	3,652,759	3,363,170	58.9	-7.9	46.3	

Z Represents or rounds to zero.

Source: U.S. Census Bureau, Census 2000 Summary File 1, 2010 Census Summary File 1, and 2020 Census Demographic and Housing Characteristics File (DHC).

<sup>&</sup>lt;sup>3</sup> The estimates in this brief come from Census 2000 Summary File 1, 2010 Census Summary File 1, and 2020 Census Demographic and Housing Characteristics File (DHC), and are publicly available on data.census.gov.

## Table 2.General Housing Characteristics for the Nation, States, and Puerto Rico: 2010 and 2020

		Llousing units in 2020			Percent change 2010 to 2020					
	Total	F	lousing u	nits in 2020				Oc	cupied u	units
Area	housing				Percent	All				
	units in		Percent		owner-	housing	Vacant			
	2010	Total	vacant	Occupied	occupied	units	units	Total	Owner	Renter
United States	131,704,730	140,498,736	9.7	126,817,580	63.1	6.7	-8.7	8.7	5.4	14.8
Alabama	2,171,853	2,288,330	12.1	2,011,947	67.7	5.4	-4.1	6.8	3.7	13.9
Alaska	306,967	326,200	17.5	269,148	63.9	6.3	16.6	4.3	5.7	1.9
Arizona	2,844,526	3,082,000	12.2	2,705,878	65.3	8.3	-18.9	13.6	12.4	16.0
Arkansas	1,316,299	1,365,265	12.1	1,199,395	65.0	3./	-2.0	4.6	1.4	10.9
Colorado	13,680,081	2 /01 /0/	6.4 0.4	13,475,623	54.5 64.5	5.Z	-10.9		4.4	17.0
Connecticut	1.487.891	1.530.197	7.3	1.418.069	64.2	2.8	-4.0	3.4	-1.6	13.8
Delaware	405,885	448,735	13.9	386,375	70.8	10.6	-1.9	12.9	10.9	17.9
District of Columbia	296,719	350,364	10.8	312,448	38.3	18.1	26.3	17.2	6.9	24.6
Florida	8,989,580	9,865,350	13.5	8,529,067	65.1	9.7	-14.8	14.9	11.0	23.0
Georgia	4,088,801	4,410,956	8.8	4,020,808	62.9	7.9	-22.5	12.1	7.5	21.1
Hawaii	519,508	561,066	12.6	490,267	58.8	8.0	10.3		9.8	4.7
Idano	667,796 E 206 71E	/51,859	10.1	6/6,206	70.4	12.6	-14.4		1/.6	12.0
Indiana	5,290,715 2 795 5/1	5,420,429 2 923 175	7.9	4,998,395	68.4	2.4	-0.9	5.5		11.8
lowa	1.336.417	1.412.789	8.8	1.288.560	70.4	5.7	8.2	5.5	3.0	12.0
Kansas	1,233,215	1,275,689	9.7	1,151,360	65.3	3.4	2.7	3.5	-0.2	11.4
Kentucky	1,927,164	1,994,323	9.8	1,797,937	66.4	3.5	-5.2	4.5	1.1	12.0
Louisiana	1,964,981	2,073,200	11.7	1,831,610	65.5	5.5	2.1	6.0	3.2	11.6
Maine	721,830	739,072	21.2	582,437	71.1	2.4	-4.8	4.5	4.2	5.3
Maryland	2,378,814	2,530,844	8.3	2,321,208	65.0	6.4	-5.7	7.6	3.7	15.8
Massachusetts	2,808,254	2,998,537	8.3	2,749,225	60.4	6.8	-4.5	/.9	4.6	13.5
Minnesota	4,552,255 2 3/7 201	4,570,173	11.0 Q Z	4,041,760	70.9	0.8 5 9	-10.9	4.4 8.0	2.0	9.0
Mississippi	1.274.719	1.319.945	12.3	1.158.193	68.2	3.5	1.8	3.8	1.6	8.8
Missouri	2,712,729	2,786,621	11.0	2,479,146	66.0	2.7	-8.8	4.4	0.2	13.6
Montana	482,825	514,803	13.0	447,812	67.3	6.6	-8.5	9.3	8.2	11.6
Nebraska	796,793	844,278	8.4	773,312	65.6	6.0	-6.2	7.2	4.6	12.6
Nevada	1,173,814	1,281,018	8.1	1,177,649	56.8	9.1	-38.3		13.0	22.7
New Hampshire	614,754	038,795	12.9	550,357	70.5	5.9	-13.9	7.2	0.5	8.9
New Jersey	3,553,562	3,761,229	8.9	3,426,102	61.3 67 E	5.8	-1.2		-0.2	19.4
New Mexico	901,300 8 108 103	940,059 8 / 88 066	11.0 Q 1	029,514 7715 172	51 3	4.4	_2 2	4.0 5.1	15	0.1 Q Q
North Carolina	4.327.528	4.708.710	11.6	4.160.856	64.9	8.8	-5.9	11.1	8.1	17.0
North Dakota	317,498	370,642	13.0	322,553	61.6	16.7	32.5	14.7	8.1	27.2
Ohio	5,127,508	5,242,524	8.3	4,808,773	65.4	2.2	-17.2	4.5	1.1	11.4
Oklahoma	1,664,378	1,746,807	12.1	1,535,830	64.7	5.0	3.5	5.2	1.1	13.4
Oregon	1,6/5,562	1,813,747	/.8	1,6/1,983	61./	8.2	-9.5		9.3	11.4
Rhode Island	463,388	5,742,828 483,474	9.3 8.7	5,210,598 441,274	59.4	4.3	-15.2	6.7	4.4	10.3
South Carolina	2,137,683	2,344.963	12.6	2,048,912	69.7	9.7	-12.0	13.8	14.4	12.2
South Dakota	363,438	393,375	10.9	350,560	67.0	8.2	4.0	8.8	7.0	12.5
Tennessee	2,812,133	3,031,605	9.5	2,742,947	65.5	7.8	-9.4	10.0	5.7	19.2
Texas	9,977,436	11,589,324	9.5	10,491,147	61.2	16.2	4.1	17.6	13.0	25.6
Vermont	9/9,/09 300 520	1,151,414 77/ 710	8.2 19.7	1,057,252 271 200	69.0 60 0	1/.5	-/./	20.5	0.81	26.3 0.1
Virginia	3 364 939	3 618 247	×0.7	3 321 218	64 Q	75	-3.0	87	4.0 4.8	16.6
Washington	2,885.677	3,202.241	7.1	2,974.692	62.2	11.0	-14.3	13.5	10.5	18.9
West Virginia	881,917	855,635	13.1	743,442	72.6	-3.0	-5.0	-2.7	-3.8	0.3
Wisconsin	2,624,358	2,727,726	11.0	2,428,361	66.3	3.9	-13.1	6.5	3.8	12.3
Wyoming	261,868	271,887	13.6	234,965	69.4	3.8	5.5	3.6	3.8	3.1
Puerto Rico	1.636.946	1.598.159	16.1	1.340.534	70.2	-2.4	-1.1	-2.6	-4.6	2.4

Source: U.S. Census Bureau, 2010 Census Summary File 1 and 2020 Census Demographic and Housing Characteristics File (DHC).

a growth of at least 10.0 percent: Utah (17.5 percent), North Dakota (16.7 percent), Texas (16.2 percent), Idaho (12.6 percent), Colorado (12.6 percent), Washington (11.0 percent), and Delaware (10.6 percent). Nevada, which led all states in housing growth from both 1990 to 2000 and 2000 to 2010, had an increase of 9.1 percent.

In terms of absolute gains, Texas (1.6 million) was the only state with an increase greater than one million housing units during the decade, which accounted for 18.3 percent of all housing growth in the nation. Between 2000 and 2010, Texas was joined by Florida and California on the list of states that added at least 1 million units.

Following Texas, the states with the largest gains between 2010 and 2020 include Florida (876,000), California (712,000), North Carolina (381,000), and New York (380,000). West Virginia was the only state to lose housing units, going from 882,000 in 2010 to 856,000 in 2020.

#### VACANT UNITS

In 2020, there were 13.7 million vacant housing units in the nation, an 8.7 percent decrease from the 2010 vacant housing unit inventory of 15.0 million. During the decade, the national gross vacancy rate—the ratio of vacant housing units to total housing units decreased 1.6 percentage points, from 11.4 percent in 2010 to 9.7 percent in 2020.

## A reversal in gross vacancy rate changes for most states between 2010 and 2020.

As the nation recovered from the housing crisis of the late 2000s, 45 states experienced a decrease in their gross vacancy rate during the decade, a sharp contrast from 2000 to 2010, when all but three states (Hawaii, New Mexico, and Wyoming) experienced an increase. Nevada, which had the largest percentagepoint increase in its gross vacancy rate from 2000 to 2010, led all states as having the largest decrease from 2010 to 2020, going from 14.3 percent to 8.1 percent. Besides Nevada, five other states had a decrease greater than 3.0 percentage points: Arizona (-4.1), Florida (-3.9), Georgia (-3.5), Idaho (-3.2), and South Carolina (-3.1).

Alaska (1.6) and North Dakota (1.5) experienced the largest increases in their gross vacancy rate during the decade and were the only states with an increase of at least 1.0 percentage point. Of the seven states and the District of Columbia with housing growth of at least 10.0 percent between 2010 and 2020, only North Dakota (1.5) and the District of Columbia (0.7) had an increase in their gross vacancy rate.

## Over two-thirds of counties experienced a decrease in their gross vacancy rates between 2010 and 2020.

During the decade, 2,139 (68.1 percent) of the 3,141 comparable counties and equivalent areas experienced a percentage-point decrease in their gross vacancy rate (Figure 3).<sup>4</sup> The largest decrease was in Esmeralda County, NV, with a -22.2 percentage-point decrease. Following Esmeralda County, NV, with the largest percentage-point decreases were Real County, TX (-17.4); White County, GA (-14.6); Sterling County, TX (-13.8); and Osceola County, FL (-13.7).

Twenty-two counties experienced at least a 10.0 percentage-point decrease in their gross vacancy rate. While many of these 22 counties had total housing unit inventories of less than 10,000, there were three counties with at least 150,000 total housing units that experienced this magnitude of change. These counties and their percentage-point decreases were Osceola County, FL (-13.7); Horry County, SC (-13.4); and Orleans Parish, LA (-10.3). In 2010, all three of these counties had gross vacancy rates greater than 25.0 percent. Horry County and Osceola County are located in vacation destination areas (the Myrtle Beach and Orlando areas, respectively) with high rates of vacation rental and seasonal use homes, and in 2010 many of these types of areas had higher-thannormal gross vacancy rates as a result of the housing crisis and Great Recession of the late 2000s.

Between 2010 and 2020, 37 counties had an increase in their gross vacancy rate of at least 5.0 percentage points. The three largest increases, and the only counties to have an increase greater than 10.0 percentage points, were Cameron Parish, LA (20.9); Harding County, NM (11.2); and Toole County, MT (10.9). When comparing vacancy rates over time, it is important to consider the total housing unit counts, as areas with fewer units are more affected by small changes in the count of vacant units. In 2020 there were 4,175 housing units in Cameron Parish, 600 in Harding County, and 2,320 in Toole County.

<sup>&</sup>lt;sup>4</sup> While counties are the primary legal divisions for most states, some states and their primary divisions differ in their functions and powers. For instance, in Alaska the county equivalents consist of legally organized boroughs, municipalities, and "census areas" delineated for statistical purposes by the state of Alaska and the Census Bureau. For a more in-depth explanation of this, visit <www. census.gov/programs-surveys/popest/about/glossary/geo-terms. html>.



Of the 35 counties with at least 500,000 total housing units, the largest percentage-point decreases in gross vacancy rates during the decade were in Clark County, NV (-7.1); Orange County, FL (-6.0); and Maricopa County, AZ (-4.6). Eight of these 35 counties had a gross vacancy rate of 10.0 percent or more in 2020, with four being located in Florida (Broward County, Miami-Dade County, Palm Beach County, and Pinellas County). However, of the eight counties with a rate of at least 10.0 percent, only New York County, NY, had a percentage-point increase during the decade, going from 9.8 percent in 2010 to 10.5 percent in 2020.

## The nation had fewer vacant housing units for seasonal, recreational, or occasional use in 2020 than in 2010.

There were 4.4 million vacant units in 2020 classified as "Vacant—for seasonal, recreational, or occasional use" in the nation, down from 4.6 million in 2010. These vacant units are used or intended to be used for certain seasons or for weekends or other occasional use during the year. Many of these units are commonly referred to as "vacation" homes or "second" homes, but this category also includes units occupied on an occasional basis for seasonal workers or other temporary residences, like a time-share condominium in which all the household members reported their residence was elsewhere.

## Table 3.Ten States With the Highest Percentage of Vacant Units for Seasonal, Recreational, or OccasionalUse: 2020

	Total	For seasonal,	
Area	housing	recreational, or	
	units	occasional use	Percent
United States	140,498,736	4,359,731	3.1
Maine	739,072	112,966	15.3
Vermont	334,318	44,057	13.2
Alaska	326,200	29,722	9.1
New Hampshire	638,795	56,084	8.8
Delaware	448,735	36,358	8.1
Florida	9,865,350	667,183	6.8
Montana	514,803	32,869	6.4
Wisconsin	2,727,726	172,141	6.3
Arizona	3,082,000	182,829	5.9
Michigan	4,570,173	242,831	5.3

Source: U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC).

As it did in 2010, Florida was once again the clear leader among states in the absolute number of these units. The 667,000 of these homes in Florida accounted for 15.3 percent of the nation's seasonal, recreational, or occasional use units in 2020. Following Florida in terms of absolute numbers were California (295,000), New York (248,000), Michigan (243,000), and Texas (192,000).

On a percentage basis, Maine (15.3 percent), Vermont (13.2 percent), and Alaska (9.1 percent) topped the list of states with the most vacant units for seasonal, recreational, or occasional use in 2020 (Table 3). In 2010, New Hampshire had the third highest percentage of these homes but fell to the fourth highest in 2020. Delaware (8.1 percent) had the fifth highest percentage in 2020, as it also did in 2010.

## At least one-third of housing units were vacant in 17 CBSAs.

There was wide fluctuation in gross vacancy rates among CBSAs in 2020. The gross vacancy rate ranged from 3.5 percent in Modesto, CA, to 58.8 percent in Ocean City, NJ. In addition to Ocean City, NJ, 16 other CBSAs had at least one-third of their housing inventory vacant in 2020. However, it is of note that these 17 CBSAs with high gross vacancy rates also had a higher-than-average proportion of total housing units classified for seasonal, recreational, or occasional use, ranging from 21.7 percent in Rockport, TX, to 52.7 percent in Ocean City, NJ. Of the CBSAs with the ten largest household populations, Miami-Fort Lauderdale-Pompano Beach, FL, had the highest gross vacancy rate at 11.7 percent, and was the only CBSA of these ten that had a rate of at least 10.0 percent. The lowest gross vacancy rate of these ten CBSAs in 2020 was Los Angeles-Long Beach-Anaheim, CA, with a rate of 4.8 percent.

## Homeowners experienced a tighter housing market in 2020.

The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale" and is computed by dividing the number of vacant units "for sale only" by the sum of the owner-occupied units, vacant units that are "for sale only," and vacant units that have been sold but not yet occupied, and then multiplying by 100.

Nationally, the homeowner vacancy rate in 2020 was 1.5 percent, a decrease of 0.9 percentage points from 2010, when the rate was 2.4 percent. The District of Columbia had a homeowner vacancy rate of 2.4 percent, which was higher than any of the states (Figure 4). Florida (2.0) and Oklahoma (2.0) followed and were the only states to have a rate of at least 2.0 percent in 2020. In 2010, 34 states, in addition to the District of Columbia, had a homeowner vacancy rate of at least 2.0 percent.

During the decade, all but three states experienced a percentage-point decrease in their homeowner vacancy rates. Nevada (-3.7), Arizona (-2.2), Idaho



Source: U.S. Census Bureau, 2010 Census Summary File 1 and 2020 Census Demographic and Housing Characteristics File (DHC).

(-1.9), Georgia (-1.8), and Florida (-1.8) had the largest percentage-point decreases. Though modest in size, three states saw increases between 2010 and 2020: North Dakota (0.5), West Virginia (0.1), and Alaska (0.1).

## Differences in rental vacancy rates between 2010 and 2020 help provide additional information about the nation's vacant housing inventory.

The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." This rate is computed by dividing the number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied, and then multiplying by 100.

In 2020, the national rental vacancy rate was 7.4 percent, which was 1.7 percentage points below the 2010 rate of 9.2 percent. Eight states, led by North Dakota (12.8 percent), Mississippi (12.4 percent), and Oklahoma (11.7 percent), had a rental vacancy rate over 10.0 percent in 2020 (Figure 5). However, of these eight states, only South Carolina (-4.1) and Louisiana (-0.1) experienced a percentage-point decrease during the decade in their rate.

Between 2010 and 2020, four states were in the top five of the largest decreases in both rental vacancy and homeowner vacancy rates: Arizona, Florida, Georgia, and Nevada. The only three states with a percentage-point increase in the homeowner vacancy rate during the decade—Alaska, North Dakota, and West Virginia—also were among the four states with the largest increase in their rental vacancy rates.

#### More fluctuation in rental vacancy rates than homeowner vacancy rates for the largest CBSAs in 2020.

Of the CBSAs with the ten largest household populations, Houston-The Woodlands-Sugar Land, TX, had the highest rental vacancy rate at 10.4 percent, and it was the only CBSA of these ten with a rate greater than 10.0 percent in 2020. The next highest rental vacancy rates of these CBSAs were in Dallas-Fort Worth-Arlington, TX (8.3 percent) and Atlanta-Sandy Springs-Alpharetta, GA (7.7 percent). Three of these CBSAs had a rate less than 5.0 percent in 2020: Los Angeles-Long Beach-Anaheim, CA (4.4 percent); New York-Newark-Jersey City, NY-NJ-PA (4.4 percent); and Boston-Cambridge-Newton, MA-NH (4.9 percent).

Homeowner vacancy rates amongst the ten CBSAs with the largest household populations ranged from 0.8 percent in Boston-Cambridge-Newton, MA-NH, CBSA to 1.7 percent in Houston-The Woodlands-Sugar Land, TX, CBSA. The Atlanta-Sandy Springs-Alpharetta, GA, and Miami-Fort Lauderdale-Pompano Beach, FL, CBSAs also had homeowner vacancy rates of 1.7 percent.

#### "Other vacant" units again made up almost onefourth of all vacant units.

Nationally, there were 3.4 million housing units classified as "other vacant" in 2020, representing 24.6 percent of all vacant units. Between 2010 and 2020, the percentage of these type of vacant units practically remained the same, as there was only an increase of 0.2 percentage points. Among the states, the percentage of units classified as "other vacant" ranged from 12.1 percent in New Hampshire to 40.8 percent in Louisiana.

The "other vacant" category includes units being held off the market for any number of reasons by an owner, which include the possibility of the unit currently being repaired or renovated, being held for occupancy by a caretaker or janitor, and bank-owned properties not yet on the market for sale or rent. A large proportion of vacant units classified as other can also indicate a difficulty on the part of the census taker in determining the status for a vacant unit.

#### **OWNER/RENTER OCCUPANCY**

In 2020 there were 126.8 million occupied housing units in the nation, an increase of 8.7 percent since 2010, when there were 116.7 million occupied units. Of these 126.8 million occupied units, 80.1 million (63.1 percent) were owner-occupied and 46.8 million (36.9 percent) were renter-occupied.

### Renter-occupied housing units increased at over twice the rate of owner-occupied housing units.

Between 2010 and 2020, renter-occupied units grew from 40.7 million units to 46.8 million units, a growth rate of 14.8 percent. Over the same period, owneroccupied units increased 5.4 percent, from 76.0 million owner-occupied units to 80.1 million units. Renteroccupied housing units also increased at a faster rate than owner-occupied units between 2000 and 2010,



Source: U.S. Census Bureau, 2010 Census Summary File 1 and 2020 Census Demographic and Housing Characteristics File (DHC).

when the nation experienced a 14.2 percent increase in rental units and an 8.8 percent increase in owneroccupied units. Since 2000, renter-occupied units increased 31.1 percent, while owner-occupied units increased 14.7 percent.

## The national homeownership rate was the lowest it has been since 1970.

In 2020, the homeownership rate—defined as the proportion of occupied units that are owner-occupied was 63.1 percent nationally (Figure 6). From 2010 when the homeownership rate was 65.1 percent—to 2020, the homeownership rate decreased by 2.0 percentage points. This decline in the national homeownership rate was the largest decrease since the change experienced between 1930 and 1940, when the homeownership rate declined by 4.2 percentage points. The 2020 homeownership rate was the lowest it has been since 1970.

## Only five states experienced increases in homeownership rates between 2010 and 2020.

There were only five states that experienced an increase in their homeownership rate between 2010 and 2020. Hawaii saw the largest percentage-point increase in its homeownership rate (1.2), followed by Alaska (0.8), Idaho (0.5), South Carolina (0.4), and Wyoming (0.1). Conversely, the largest decreases in homeownership rates between 2010 and 2020 occurred in New Jersey (-4.2), North Dakota (-3.8), and the District of Columbia (-3.7).

West Virginia and Maine had the highest homeownership rates in 2020 at 72.6 percent and 71.1 percent, respectively. Following these two states and rounding out the top five were Michigan (70.9 percent), Delaware (70.8 percent), and Minnesota (70.6 percent). West Virginia maintained the top spot as state with the highest homeownership rates in 2020, as it did in 2010, while Minnesota moved from second in 2010 to fifth in 2020.



The District of Columbia had a lower homeownership rate (38.3 percent) in 2020 than all 50 states. In the District of Columbia, about 3 out of 5 households (61.7 percent) were renters. While the number of owneroccupied housing units in the District of Columbia increased by 7,690 between 2010 and 2020, the number of renter-occupied units increased by 38,051, a 24.6 percent gain. Coming in just above the District of Columbia, the states with the lowest homeownership rates were New York (51.3 percent), California (54.5 percent), Nevada (56.8 percent), and Hawaii (58.8 percent).

## More than two-thirds of all counties saw a decrease in homeownership rates between 2010 and 2020.

In 2020, owners outnumbered renters in all but 65 (2.1 percent) of the 3,143 counties and equivalent areas (Figure 7). The counties with the highest homeownership rates were Elbert County, CO (91.1 percent); Keweenaw County, MI (90.1 percent); Powhatan County, VA (89.7 percent); Morgan County, UT (88.9 percent); and Alcona County, MI (88.9 percent). Among the five counties with the lowest homeownership rates, three were located in New York City, with Bronx County at 18.6 percent, New York County at 23.4 percent, and Kings County at 26.5 percent. Kalawao County, HI (3.4 percent) and Chattahoochee



County, GA (27.0 percent) rounded out the top five counties with the lowest rates of homeownership.

Between 2010 and 2020, there were 2,099 counties (66.8 percent) that experienced decreases in their homeownership rates. The counties with the largest percentage-point decreases included Williams County, ND (-21.7); McKenzie County, ND (-21.1); Pennington County, SD (-10.9); and McMullen County, TX (-10.8).

Thirty-five counties experienced an increase in homeownership rate greater than five percentage points. Of these 35 counties, Sanborn County, SD (23.9) and Kenedy County, TX (20.4) had the largest increases in their homeownership rates.

## The CBSAs with the highest homeownership rates were frequently in Florida or Michigan.

Among the top ten CBSAs with the highest homeownership rates, three were located in Florida and three were in Michigan (Table 4). The Florida CBSAs with the highest homeownership rates included The Villages (88.3 percent), Homosassa Springs (82.1 percent), and Punta Gorda (81.3 percent), while the Michigan CBSAs included Holland (82.5 percent), Iron Mountain (79.6 percent), and Traverse City (79.3 percent).

There were eight CBSAs where renters outnumbered owners, and several of them are university towns. For example, Pullman, WA, home to Washington State University, had the highest renter occupancy rate at 55.2 percent. Williston, ND (52.4 percent);

#### Table 4.

Ten Core-Based Statistical Areas (CBSAs) With the Highest Percentage of Owner-Occupied Units: 2020

CBSA	Percent
The Villages, FL	88.3
Holland, MI	82.5
Homosassa Springs, FL	82.1
Punta Gorda, FL	81.3
Jefferson, GA	80.0
Grand Rapids, MN	79.9
Iron Mountain, MI-WI	79.6
Shelton, WA	79.5
Traverse City, MI	79.3
DeRidder, LA	79.0

Source: U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC).

Los Angeles-Long Beach-Anaheim, CA (51.9 percent); College Station-Bryan, TX (51.7 percent); and New York-Newark-Jersey City, NY-NJ-PA (51.4 percent) rounded out the top five CBSAs with the highest renter occupancy rate. The remaining three CBSAs where there were fewer owners than renters included Manhattan, KS (50.7 percent); Laramie, WY (50.7 percent); and Statesboro, GA (50.1 percent).

Of the ten CBSAs with the largest household populations, there were only two where renters outnumbered owners: Los Angeles-Long Beach-Anaheim, CA (51.9 percent) and New York-Newark-Jersey City, NY-NJ-PA (51.4 percent) (Table 5). Miami-Fort Lauderdale-Pompano Beach, FL (41.6 percent); Dallas-Fort Worth-Arlington, TX (41.6 percent); Boston-Cambridge-Newton, MA-NH (40.5 percent);

#### Table 5.

#### Ten Largest Core-Based Statistical Areas (CBSAs) and Percentage of Renter-Occupied Units: 2020

CBSA	Total household population	Total occupied housing units	Percent renters
New York-Newark-Jersey City, NY-NJ-PA	19,721,752	7,405,418	51.4
Los Angeles-Long Beach-Anaheim, CA	12,938,887	4,494,733	51.9
Chicago-Naperville-Elgin, IL-IN-WI	9,470,698	3,672,824	37.2
Dallas-Fort Worth-Arlington, TX	7,549,865	2,760,991	41.6
Houston-The Woodlands-Sugar Land, TX	7,038,483	2,509,945	40.2
Washington-Arlington-Alexandria, DC-VA-MD-WV	6,277,617	2,360,771	38.5
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	6,088,805	2,413,835	35.2
Miami-Fort Lauderdale-Pompano Beach, FL	6,057,332	2,331,951	41.6
Atlanta-Sandy Springs-Alpharetta, GA	6,004,393	2,258,264	37.2
Boston-Cambridge-Newton, MA-NH.	4,776,437	1,912,456	40.5

Note: The total household population differs from the total population in that the group quarters population has been excluded. Source: U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC).



and Houston-The Woodlands-Sugar Land, TX (40.2 percent) were among the CBSAs with the largest household populations to have renter occupancy rates over 40 percent.

## Homeownership rates fell for most age groups between 2010 and 2020.

One important use of the 2020 Census data is the combination of tenure data with demographic information about the household or householder. Peoples' houses are usually their largest asset and source of wealth, so understanding differing homeownership rates by demographic groups has wide-ranging implications. Changes by age are of particular note, as home affordability has changed with historically low interest rates. Homeownership rates for householders under the age of 25 (16.6 percent), 25 to 34 (38.3 percent), and 35 to 44 (57.3 percent) are all below the national rate of 63.1 percent (Figure 8). Homeownership rates fell for most age groups, excluding those in the youngest (aged 15 to 24) and two oldest (aged 75 to 84 and those 85 and over) categories. Householders under the age of 25 and those aged 75 to 84 saw their homeownership rates increase by less than a percentage point, from 16.1 percent to 16.6 percent and 77.9 percent to 78.3 percent, respectively. Householders aged 85 or over saw their homeownership rate increase by 4.5 percentage points (66.2 percent to 70.7 percent).

The proportion of homeowners among householders in all other age groups decreased between 2010 and 2020. The largest change occurred among householders aged 35 to 44, who saw a decrease of 5.0 percentage points. Householders aged 45 to 54 followed with a decrease of 4.4 percentage points.



#### White alone householders had the highest homeownership rate, while Native Hawaiian and Other Pacific Islander alone householders had the lowest.

The highest rate of homeownership occurred among householders who were White alone (70.5 percent), followed by householders who were Asian alone (58.5 percent) and those who were Two or More Races (54.2 percent) (Figure 9). The lowest rate of homeownership occurred among householders who were Native Hawaiian and Other Pacific Islander alone, with a rate of 39.6 percent in 2020.

While Native Hawaiian and Other Pacific Islander alone householders were most likely to rent, Black alone householders were the second most likely, with a homeownership rate of 41.5 percent. Householders of Some Other Race alone (42.7 percent) and American Indian and Alaska Native alone (51.8 percent) had slightly higher rates of homeownership.

#### SUMMARY

#### Housing and the 2020 Census

The decennial census is the preeminent source of housing data for communities across the nation. The 2020 Census is the only product produced by the U.S. Census Bureau that provides data for all levels of geography. For additional data on homeownership, occupancy, or vacancy from the 2020 Demographic and Housing Characteristics File, refer to the tables published at <https://data.census.gov>.

#### METHODOLOGY AND SOURCES OF DATA

This report primarily uses decennial census data for the years 2010 and 2020. All derived values were computed using unrounded data. For readability, most whole numbers in the text are expressed in millions or rounded to the nearest thousand, and percentages are rounded to tenths. In the tables, whole numbers are unrounded and percentages are rounded to the nearest tenth. In the maps, data are categorized based on unrounded data.

## COMPARABILITY WITH DATA FROM OTHER SOURCES

The Census Bureau collects data on housing tenure and vacant units from several surveys. One will find that there will be differences (sometimes noticeable differences) between the results provided by the 2020 Census and those from surveys. For example, the gross vacancy rate for the 2020 Census was 9.7 percent, while the rate (based on an annual estimate) from the 2020 Housing Vacancy Survey (HVS) was 10.6 percent. Both the 2020 Census and the HVS showed a similar downward trend in vacancies from 2010 to 2020.

There are a number of reasons why numbers from these different sources may differ slightly. For example, the decennial census attempts to measure the occupancy status of units on April 1—a single day. Census takers return to units thought to be vacant over several months to verify the status but always attempt to measure status as of April 1, 2020. Conversely, most surveys that supply vacancy rates measure the occupancy status of sampled units at the time the field representative attempts to conduct the interview.

#### ABOUT THE 2020 CENSUS

## Why was the 2020 Census conducted and how are the data beneficial?

The U.S. Constitution mandates that a census be taken in the United States every 10 years. This is required in order to determine the number of seats each state is to receive in the U.S. House of Representatives. The data collected in the census are also used to provide states with the small-area data they need to redraw state legislative districts, to help distribute and determine funding for hundreds of federal assistance programs, and to help a variety of stakeholders in such tasks as planning services for their communities or researching the diversity of their neighborhoods.

The Census Bureau collects data on housing characteristics to support and provide information relevant to a variety of housing programs at multiple levels of government. Data on vacant units are needed by federal and local agencies in order to evaluate the overall state of housing markets, while homeownership rates have served for decades as an indicator of the health of the nation's economy.

## How are data collected in the 2020 Census protected from disclosure?

To protect respondent confidentiality, data have undergone disclosure avoidance methods that add "statistical noise"—small random additions or subtractions—to the data so that no one can reliably link the published data to a specific person or household. The Census Bureau encourages data users to aggregate small populations and geographies to improve accuracy and diminish implausible results.

While statistical noise is used to protect data from disclosure while preserving valid statistical outcomes, there are three data points where statistical noise is not applied in order to preserve these "as reported" counts. These data points are referred to as "invariants," and one such invariant is the total number of housing units at the block level. For more information on this and the statistical methods used to protect confidentiality, refer to <www.census.gov/ programs-surveys/decennial-census/decade/2020/ planning-management/process/disclosure-avoidance. html>.

#### **MORE INFORMATION**

For more information about the 2020 Census, including data products, contact the Customer Service Center at 1-800-923-8282. Also visit the Census Bureau's Question and Answer Center at <ask.census. gov> to submit your questions online.

For information on data collection, confidentiality protection, nonsampling error, and definitions, refer to <https://www2.census.gov/programssurveys/decennial/2020/technical-documentation/ complete-tech-docs/demographic-andhousing-characteristics-file-and-demographicprofile/2020census-demographic-and-housingcharacteristics-file-and-demographic-profile-techdoc. pdf>.

Additional information on housing in the United States from various surveys can be found at <www.census. gov/topics/housing.html>.

For questions related to the contents of this report and the accompanying tables and figures, contact the authors at:

Molly Cromwell <molly.cromwell@census.gov>

Christopher Mazur <christopher.r.mazur@census.gov>.