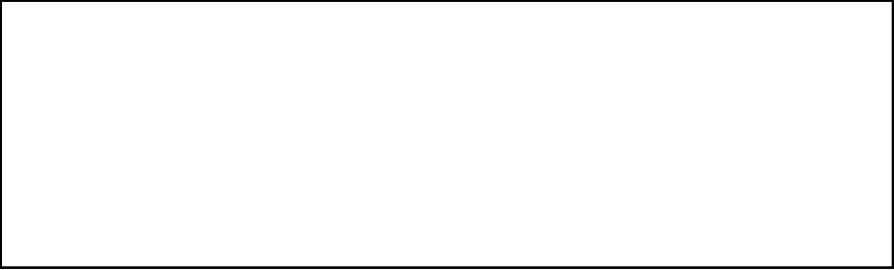




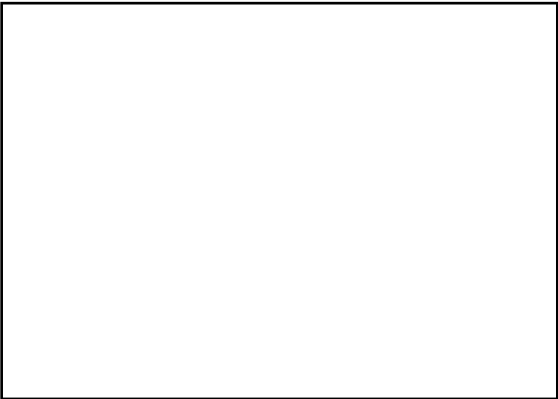
26



Planning and



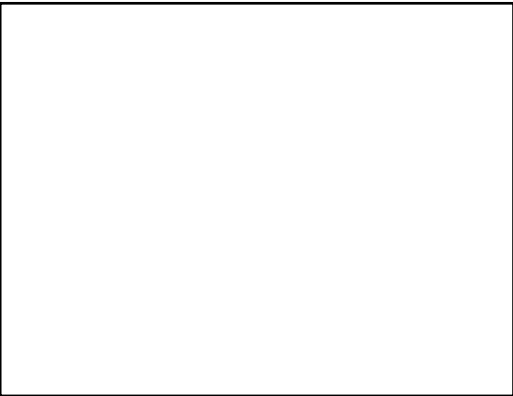
Local Government



Landowners

Farmers

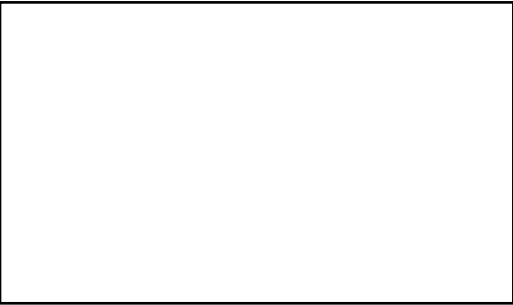
Banks



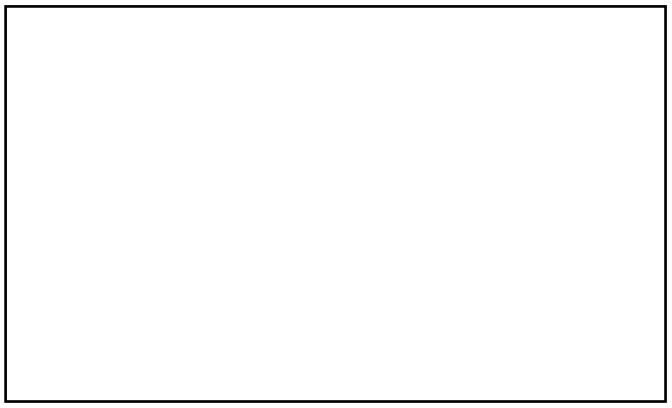
Land



Developers



Banks



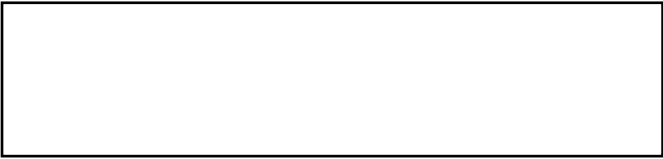
Government

states and

Local



Banks

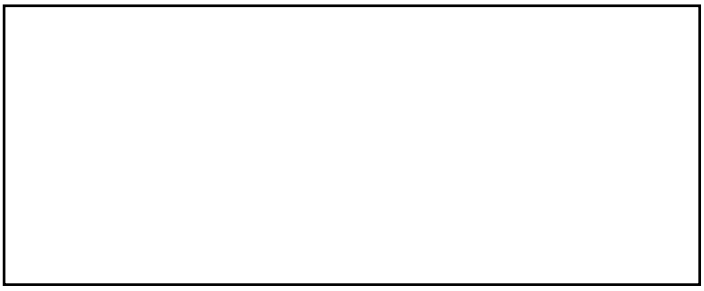




Investors



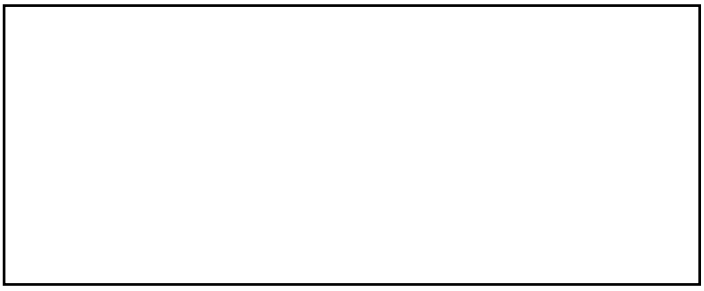
Private



Homeowners



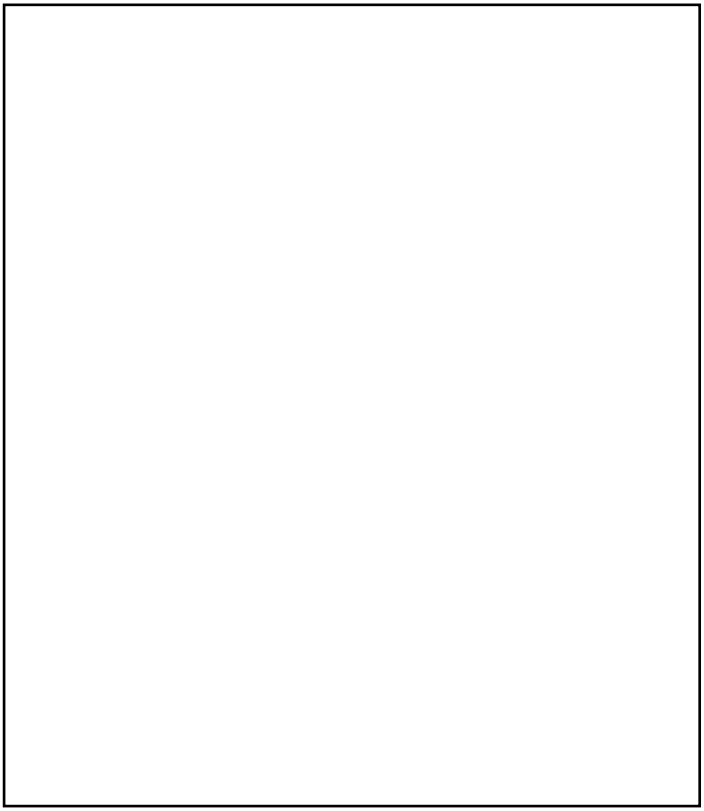
and Builders



and investors



Landlords



Development

Corporations,

Housing

Public Housing

Nonprofits and

Authenticities

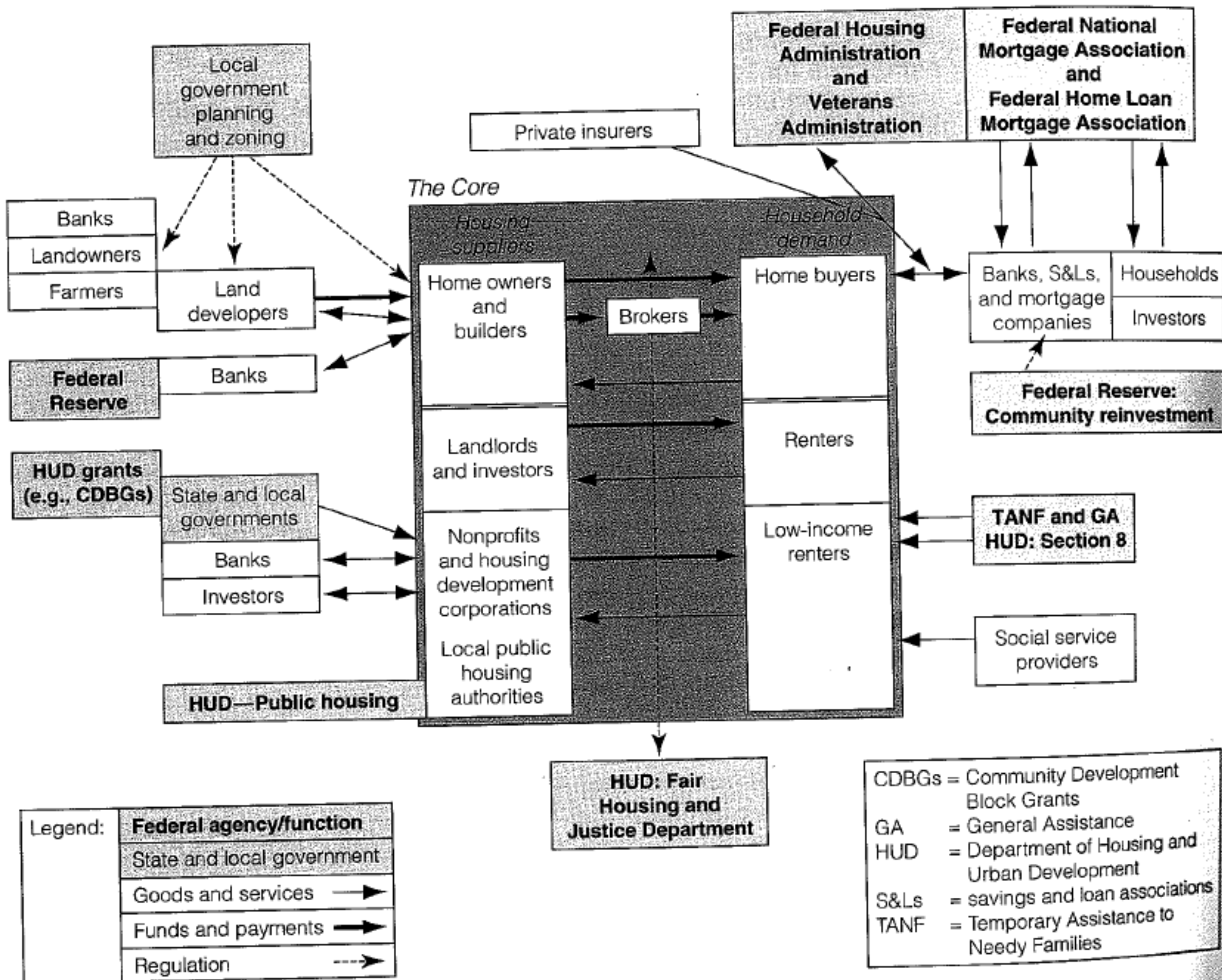


Figure 10-1 Key institutions and relationships in the U.S. housing system.



Brokers



HomeBuyers

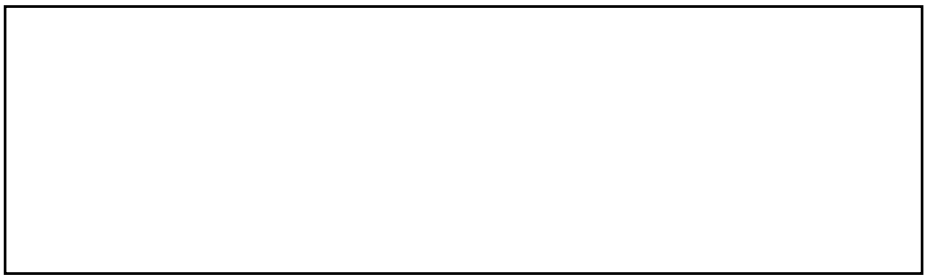


Renters



Low-Income

Renters



Montgagne



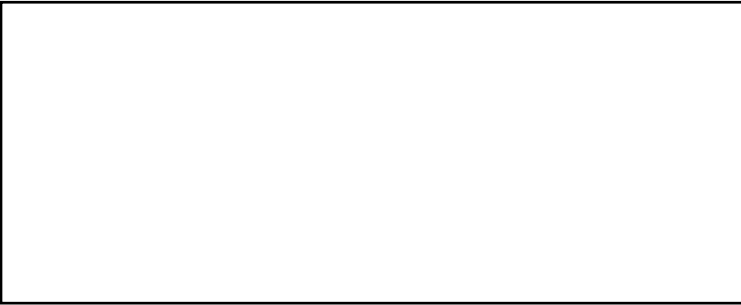
Banks, S&Ls



Howser holds



Investors



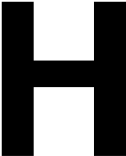


Providers

social service

Then Gores

Housing Supply





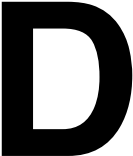
U

S













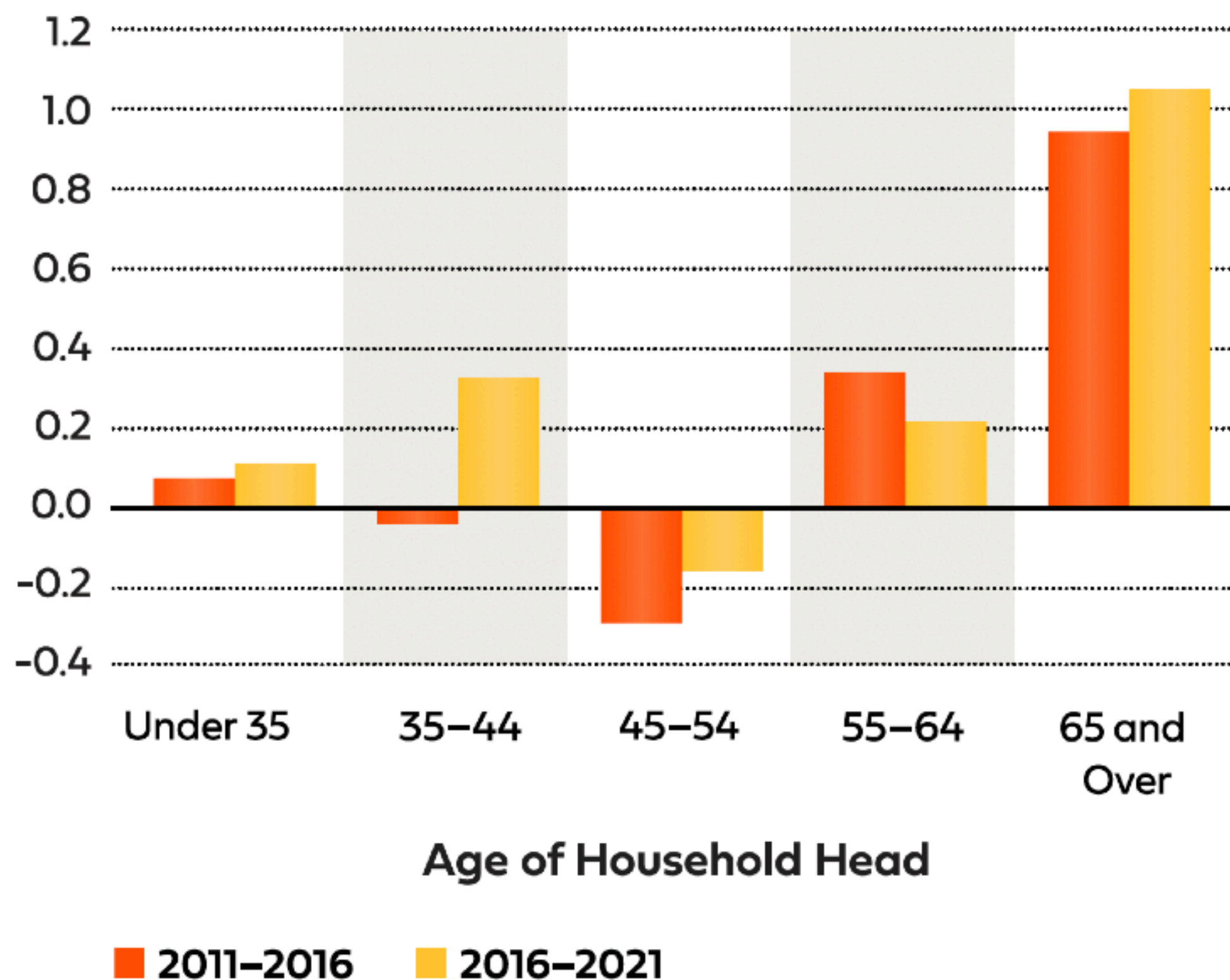
2





Household Growth among Adults in Their Mid-30s to Mid-40s Has Picked Up Pace

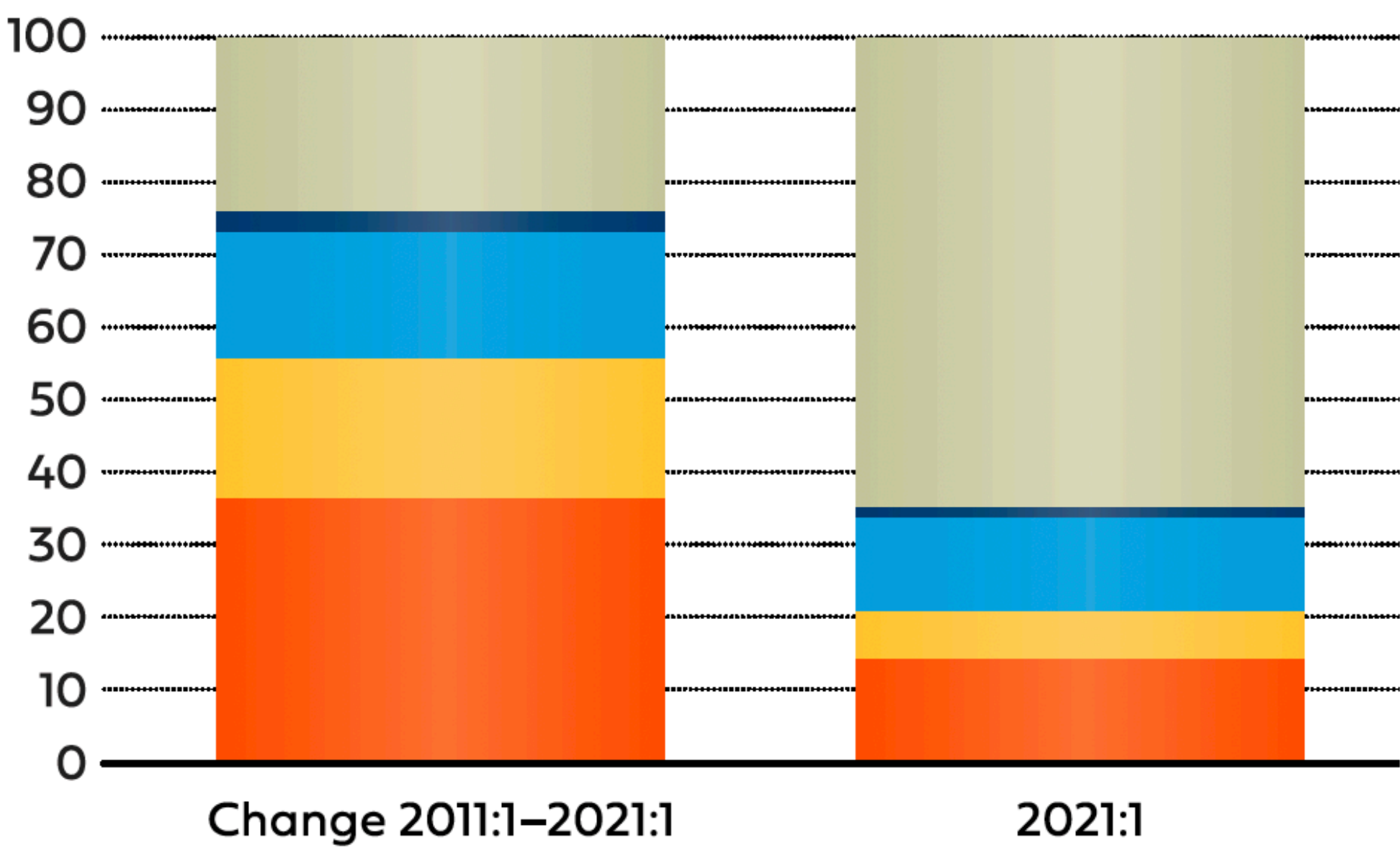
Average Annual Change in Households (Millions)



Source: JCHS tabulations of US Census Bureau, Housing Vacancy Surveys.

People of Color Have Driven Most of Household Growth for a Decade and Now Account for a Third of Households

Share of Households (Percent)



Race/Ethnicity of Household Head

- Hispanic
- Asian or Another
- Black
- Mutiracial
- White

Notes: Black, multiracial, white, and Asian or another race householders are non-Hispanic. Hispanic householders may be of any race(s).

Source: JCHS tabulations of US Census Bureau, Housing Vacancy Surveys.



2

7

























