

Table 3-14.

Value, Purchase Price, and Source of Down Payment—Owner-Occupied Units—Con.[Numbers in thousands. **Weighting consistent with Census 2000.** (X) means not applicable; (Z) means sample too small; – means zero or rounds to zero]

Characteristics	Total occupied units	Housing unit characteristics		Household characteristics				Regions			
		New construction 4 years	Manufactured/mobile homes	Black alone	Hispanic	Elderly (65 years and over)	Below poverty level	Northeast	Midwest	South	West
Purchase Price											
Home purchased or built	71,877	3,706	5,076	5,904	6,148	17,250	5,532	12,346	17,380	27,307	14,843
Less than \$10,000	2,799	13	912	270	331	1,432	625	460	694	1,265	381
\$10,000 to \$19,999	4,229	8	863	512	320	2,528	631	747	1,174	1,684	625
\$20,000 to \$29,999	3,648	12	750	357	270	1,697	421	683	979	1,515	472
\$30,000 to \$39,999	3,489	44	510	380	252	1,339	394	682	958	1,429	421
\$40,000 to \$49,999	3,002	17	427	254	244	957	292	511	850	1,239	403
\$50,000 to \$59,999	3,076	23	279	365	226	855	293	459	945	1,335	337
\$60,000 to \$69,999	3,126	29	258	269	310	735	264	450	921	1,343	411
\$70,000 to \$79,999	2,968	37	190	332	270	673	238	412	805	1,333	418
\$80,000 to \$99,999	5,662	136	236	531	562	931	300	780	1,569	2,426	887
\$100,000 to \$119,999	4,288	109	126	341	370	684	254	643	1,210	1,685	751
\$120,000 to \$149,999	6,691	262	97	532	594	991	317	962	1,806	2,647	1,275
\$150,000 to \$199,999	8,055	602	19	490	805	1,152	312	1,408	1,939	2,755	1,953
\$200,000 to \$249,999	5,029	521	9	263	374	577	203	886	1,006	1,680	1,457
\$250,000 to \$299,999	3,024	335	—	163	240	375	89	553	565	1,004	902
\$300,000 or more	8,594	1,266	3	353	765	911	287	1,766	1,032	2,238	3,558
Not reported	4,196	293	399	491	214	1,416	612	944	928	1,729	595
Median	107,500	240,000	27,000	78,000	110,000	49,000	50,000	115,000	89,900	91,500	165,000
Received as inheritance or gift	3,388	16	292	526	235	1,032	676	729	683	1,411	564
Not reported	1,163	108	50	117	56	189	197	303	186	475	200
Down Payment											
Home purchased or built	71,877	3,706	5,076	5,904	6,148	17,250	5,532	12,346	17,380	27,307	14,843
Percent of purchase price											
No down payment	8,346	602	893	883	797	1,785	889	871	2,049	3,808	1,619
Less than 3 percent	5,034	239	274	663	606	967	437	622	1,185	2,232	996
3–5 percent	7,289	401	295	961	972	858	427	1,031	1,703	2,985	1,570
6–10 percent	9,895	504	566	1,017	1,057	1,547	531	1,617	2,427	3,762	2,088
11–15 percent	3,946	173	294	305	389	750	243	796	910	1,393	846
16–20 percent	8,200	452	258	347	549	1,332	304	1,521	2,038	2,645	1,995
21–40 percent	7,999	384	402	272	450	1,847	433	1,682	2,006	2,405	1,906
41–99 percent	4,478	227	260	130	222	1,569	280	1,007	1,167	1,336	969
Bought outright	6,377	257	1,081	297	393	3,199	827	990	1,503	2,682	1,201
Not reported	10,308	467	754	1,031	712	3,395	1,158	2,209	2,391	4,055	1,653
Major Source of Down Payment											
Home purchased or built	71,877	3,706	5,076	5,904	6,148	17,250	5,532	12,346	17,380	27,307	14,843
Sale of previous home	21,946	1,330	962	711	1,203	6,381	1,133	3,387	5,861	7,760	4,938
Savings or cash on hand	31,437	1,193	2,152	3,357	3,299	6,894	2,399	6,474	7,094	11,680	6,189
Sale of other investment	750	42	53	22	61	219	59	106	150	247	246
Borrowing, other than mortgage on this property	2,409	88	264	247	262	590	263	385	589	959	477
Inheritance or gift	1,358	44	72	77	92	226	133	271	355	390	343
Land where building built used for financing	639	83	93	57	37	131	39	64	142	378	55
Other	3,125	145	383	344	293	573	337	430	786	1,279	630
No down payment	8,346	602	893	883	797	1,785	889	871	2,049	3,808	1,619
Not reported	1,867	181	205	205	104	451	281	359	354	808	347
How Acquired											
First occupant in single-family unit built 1990 or later	8,811	2,627	(X)	679	720	1,326	364	891	2,080	4,089	1,751
Already built	3,022	1,015	(X)	323	307	396	87	240	595	1,396	791
Sales agreement	2,395	731	(X)	216	241	356	76	272	513	1,107	502
Contractor	2,113	481	(X)	87	118	413	88	248	653	974	238
Built it yourself	1,176	337	(X)	43	54	150	113	123	301	555	198
Received as inheritance or gift	11	3	(X)	3	—	1	—	1	6	3	—
Not reported	94	61	(X)	8	—	10	1	8	12	53	21