

# **Housing Trends in Franklin and Brighton Townships (Franklin County, NY), 1990-2000.**

By Heidi Kretser

## **ABSTRACT**

Housing conditions in U.S. Census Tract 9508, the Towns of Franklin and Brighton in Franklin County New York, potentially reflect the influence of being situated inside a high-amenity area, the Adirondack Park. I used data from the U.S. Census Bureau to compare County level housing characteristics to Tract level characteristics. All analyses were conducted in Excel. At first glance, the Tract appears to be doing quite well with high homeownership rates and increasing house values. However, evidence of increasing housing costs, transience, and undercrowding suggest that community officials must explore the potential negative impacts of two emerging issues resulting from these three problems. First, an unstable community may result from aging structures housing an aging population who arrived prior to 1980 combined with an influx of newer and possibly smaller or retiree families. Second, rising house values and gross rents coupled with a decline in multiple family units, mobile homes, and other options for low and lowest income families suggest gentrification may be occurring. Officials should consider the following recommendations: confirm trends through a more in-depth analysis of the Tract compared to other Adirondack Tracts, assess the impacts of a changing population on existing community services, and implement more inclusionary housing practices to provide low-cost housing opportunities.

## **BACKGROUND**

Three key housing issues can signal more severe problems for local community planners. Over or undercrowding, housing costs and overpayment by low-income residents<sup>1</sup>, and transience or any combination of these issues may indicate other emerging trends that need to be addressed by local and regional planning agencies. Overcrowding refers to the number of persons per room in a household; more than one person per room generally indicates a potential overcrowding situation (Myers 1992). In contrast, some areas experience undercrowding where smaller families live in larger houses and the housing stock is not used to its full potential. Housing costs pose problems when low-income households pay greater than 30 percent of their incomes on housing thereby eroding the amount of funds available for other critical expenses (Myers 1992). Transience occurs in areas undergoing rapid change in age, income, or other characteristics that can transform a community (Myers 1992).

The Adirondack Park is a six-million acre mosaic of public and private land situated in northern New York State. For over 100 years, the Park has been a desirable location for seasonal visitors and second home owners. With increasing wealth and mobility, private

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<sup>1</sup> Low-income households are those earning less than \$35,000 per year in 2000 or less than \$20,000 per year in 1990 per U.S. Census Bureau definitions. Lowest-income households earned less than \$20,000 per year in 2000 and less than \$10,000 per year in 1990.

lands in close proximity to protected areas like the Adirondack Park have accelerated as attractive lands for second-home development and amenity migration – where people move to rural areas rich in natural resources (Moss 2004, Stewart 2000, Davis and Nelson 1994). While much research has focused on the in-flux of migrants to the Rocky Mountain region of the western United States, the motivations people and businesses provide for moving to high-amenity regions are constant across regions. These reasons range from the desire to seek isolation, access to recreation, small town qualities, scenic beauty, and increased residential satisfaction (Davis and Nelson 1994, Johnson and Rasker 1995, Howe et al. 1997; Beale and Johnson 1998, Knight and Landres 1998, Crump 2003, Barcus 2004).

One result of amenity migration is an increase in housing values in high amenity locations. A poll conducted by the National Association of Realtors demonstrated a surge in the second-home market (NAR 2005). The second home market accounts for over one-third of all residential housing sales. In some situations, competition with second home buyers and increasing housing values can force current residents to relocate into other less-expensive areas (Miller 2002), adding pressure to develop marginal lands. These trends have the potential to drastically alter an area by creating seasonal communities with small labor forces to serve periodic high demands (Murphy 2001) and to push those who serve the seasonal communities and wish to own property into more remote areas.

While these trends appear to be occurring in the Adirondack Park, few studies have actually used data to explore housing trends. This paper presents a brief analysis comparing housing data and population trends from one northern New York County to one Census Tract location inside the Adirondack Park within that County. The objective of the paper is to detect evidence suggesting potential problems arising in the housing market within the Adirondack Park.

## **METHODS**

I used data from the U.S. Census Bureau to compare County level housing characteristics to Tract level characteristics. All analyses were conducted in Excel. The analysis provided is based on the census figures which may be subject to sampling and non-sampling error. Any conclusions or recommendations reached as a result of this report should be supplemented by on-the-ground information, triangulation with other data sets such as the County Tax Roll, and deemed acceptable by those working directly with and/or living in the community.

### *Non-sampling Error*

All census data is subject to non-sampling error introduced in any of the levels of census data reporting, collecting, and processing. These errors may be random or biased in one direction. Random respondent error may be introduced if a respondent does not know the actual date a structure was built, characterizes a mobile home as a single unit structure, or cannot remember how much she paid for utilities. Biased respondent error would occur if all respondents undervalued their houses.

### *Sampling Error*

The data analyzed in this paper come from the short form and the long form of the U.S. Census. The 1990 data can be found in the Summary Tape Files (STF) 1 and 3. The 2000 data comes from Summary Files (SF) 1 and 3. Data in STF 1 and SF 1 include the 100-percent populations and housing items. In theory, the information in these files represents the entire population and all households. Data from STF 3 and SF 3 are based on sample counts, on average assuming 1 in 6 households are sampled. However in some instances only 1 in 10 households are surveyed and in other instances 1 in 2 households are surveyed. The information from these files is subject to sampling error. The figures may differ from 100 percent count data if information had been obtained, using the same methods, for all housing units and people. The lists of data from long forms and short forms can be found in Appendix II.

### *Calculations from Census Data*

Each table in Appendix I contains data directly from the Census and variables derived from calculations using Census data. Calculations in Excel were used to determine numerous indices used in the data analysis including: absolute and percent change for most variables, concentration quotients of housing structures by number of unit and by age of unit, concentration of rental over-payment by low and lowest income brackets, and Tract to County ratios of median house value and median gross rent. Appendix II lists the equations used to derive each variable.

## **RESULTS AND DISCUSSION**

In the Towns of Franklin and Brighton, or Tract 9508, of Franklin County New York, undercrowding, housing costs and overpayment of gross rent by low-income families, coupled with general community transience may result in negative impacts if left unchecked. The two scenarios, summarized below, reflect the potential of these three issues to balloon into larger problems.

***1. Housing data indicate aging housing stock and a potential aging population in Tract 9508 which may result in an unstable community.*** Underuse of existing structures, combined with longer tenure, suggests smaller families live in the same houses or that small families, such as retirees, have moved to the area. This trend typifies an aging community. High numbers of households from the same era may indicate transience in the community from a family-oriented neighborhood to an area that serves primarily senior citizens. Chart 1 depicts the length of time households have occupied a home. Note that 350 households have remained in the same home for more than ten years. The data indicate a cohort of households aging in the area. This implies instability and a need for different services to serve the new “older” community.

***2. Rising house values and gross rents coupled with a decline in multiple units, mobile homes, and other options for low income families suggest gentrification pressures.*** Table 1 shows increasing house values and rents occurring in Tract 9508 compared to the County. Chart 1 indicates that more than 200 new owners and renters arrived in the previous five years. While these households may have moved only a short distance it is also possible that these are people moving in from elsewhere. In other communities

under gentrification pressures, outsiders moving in tend to increase housing values. Chart 2 indicates that while owner occupied units rose rapidly, a concurrent fall in renter occupied units occurred. As detailed below, Tract 9508 lost mobile homes and multiple unit structures, typically the more affordable types of housing. These trends suggest that gentrification may be occurring and this process may hinder low-income families' ability to find affordable housing.

### **Detailed Tract Characteristics**

Tract 9508 is a rural area in northern New York encompassing several small hamlets in the Towns of Franklin and Brighton in southern Franklin County. The population is 2,879 and the Tract is dominated by 1,410 single unit structures (Table A1). Almost 50 percent of these units were vacant at the time the Census is taken in April 2000 (Table A2). Of the vacant units, 714 units or 90.9 percent of the units were considered seasonal and recreational. The high number of seasonal recreational units reflects the vacation-destination appeal of this Tract as it is situated inside the Adirondack State Park. Data differences between the County and the Tract may reflect the influence of the Park on Tract housing conditions. Some of the potential emerging housing issues related to gentrification and undercrowding in Tract 9508 may also be attributed to the Park's existence.

#### *Population and housing conditions*

Population and the number of housing units increased in Tract 9508 and Franklin County between 1990 and 2000. The population of Tract 9508 grew faster than the County (Table A1). From the 1990 to 2000 U.S. Census, the population in the Tract increased 13.9 percent compared to only a 9.9 percent increase in the County. In 1990, the Tract population contained 2,527 people and in 2000 the population tallied 2,879 people. Housing units in Tract 9508 increased at a slower rate than the population increase between 1990 and 2000. In 1990, Tract 9508 had 1507 units and gained 66 units during the 1990s representing a 4.4 percent increase. At the County level, housing units increased by 9.0 percent from 1990 to 2000.

The data indicate potential conversion of seasonal recreational units to permanent units. In 1990, 51.1 percent of housing units in Tract 9508 were considered seasonal or recreational units. During the 1990s, the Tract 9508 lost 56 seasonal recreational units. The percent of total units dropped to 45.4. County wide, only 18.6 percent of the units were seasonal or recreational in 1990. The County actually gained 225 seasonal or recreational units even though the percent of total units dropped slightly. The decline of seasonal units as people moved permanently to the area may contribute to a relatively high percent change in population compared to the lower percent change in housing units in the Tract. If this conversion is occurring, permanent moves to the area by formerly seasonal residents, who have perhaps retired or seek a change in lifestyle, may contribute to the gentrification process.

#### *Tract 9508, unfriendly for low-income households*

Single unit housing structures dominate the Tract and the County. Franklin County had an equal percent increase in single unit dwellings and mobile homes or other structures

(Table B1). However, housing stock increased by only 130 single units structures in Tract 9508. While the County gained multiple unit structures and mobile homes, the Tract consistently lost these structures. Between 1990 and 2000, the Tract lost 13 multiple unit structures and 51 mobile homes or other structures. In fact, concentrations of mobile homes in Tract 9508 exceeded that of the County in 1990 and reversed during the 10 year period (Table B2).

Homeownership rates in Tract 9508 are increasing, from 81.1 percent in 1990 to 85.4 percent by 2000 (Table A2). These rates are much higher than the homeownership for the County, 68.9 percent in 1990 and 70.5 percent in 2000. Between 1990 and 2000, the rental opportunities declined in Tract 9508. In 1990, Tract 9508 contained 125 units that were renter occupied. By 2000, the number of units rented or available for rent dropped to 116. In the County, the number of renter occupied units increased from 5,058 to 5,293 units. The concurrent decline in mobile homes, multiple family units, and renter occupied housing coupled with an increase in homeownership indicate housing conditions unfavorable to lower-income families and gentrification pressures.

#### *An aging and changing Tract*

Aging houses, long-term residents, and declines in person per room data suggest an unstable community. Homes built prior to the 1940s dominate the County and the Tract. Fifty-three percent of homeowners who moved in more than 10 years ago still own their homes (Table C). In the Tract, 95 percent of households contained less than one person per room and 66.3 percent house .5 or less persons per room (Table C). Persons per room may be influenced by the larger size of newer homes. However, if seasonal unit conversion as mentioned above is occurring, new retirees to the area may influence the person per room data. If many households are aging in place, and other households are being occupied by retirees now living permanently in the area, then the Tract may become dominated by an aging population.

Higher house values and gross rents in Tract 9508 will ultimately homogenize the area. The tract to county ratio of median house value increased from 1.15 to 1.20 (Table D1). The median gross rent tract to county ratio, which includes rent plus utilities, increased from 1.18 to 1.36. Both ratios indicate rapid increases in Tract 9508 compared to the County. Combined with other factors above relating to the loss of rental units and increases in homeownership, low-income people may be excluded from the Tract in favor of people who do not need to rent, can afford higher rents, or can own their own homes. Low-income people may find more affordable and welcoming neighborhoods elsewhere in the County.

#### **Community Implications**

The flux of an aging population and declining low-income households will influence the type of services demanded by Tract residents creating unstable community conditions. Generally communities serving a similar type of resident over many years are considered stable (i.e. a university community serving students). However in places where people age in their homes or places that shift to retirement communities, services such as health care and public transportation may need to change dramatically to meet the changing

needs of residents. Likewise, other services, such as schools, may have less importance to the community and require downsizing or other changes to adjust to new community.

In high-amenity areas across the United States, including the Adirondack Park, second home owners, new retirees settling in the area, and people seeking a change in lifestyle who can work remotely in a high-amenity region may contribute to gentrification of local communities. On one hand, these new residents bring new ideas, money, and diversity to a region. On the other hand, their ability to pay more for housing out-competes residents earning more typical wages for the area. Often, the people being displaced are those who work in service industries on which new residents depend. Tract 9508 shows trends consistent with gentrification processes elsewhere. If so, community officials may consider a range of options to promote or facilitate more inclusionary housing practices.

### **CONCLUSION**

If the analysis and the data presented provide an accurate picture of the conditions in Tract 9508, community officials must explore the influence of gentrification and changing population on housing costs and community services. The trends revealed in the 1990 and 2000 Census data will likely continue given the location of the Tract in the Adirondack Park, a desirable second home and alternative lifestyle destination for the wealthy. Anecdotal evidence suggest that during the past five years demand for second homes and investment homes has surged and housing costs have increased making it more challenging for even medium income earners (as opposed to lowest and low income families) to find affordable housing options. Further analysis will need to be conducted to assess the extent to which medium income or working class families can find housing that costs less than 30 percent of their yearly incomes.

The data analysis presented here provides evidence that potential housing problems are increasing in the Towns of Franklin and Brighton. While some of the data may be influenced by sampling error, respondent error, and my own biases in the interpretation of the data, I attempted to maintain an objective analysis of the Census data. It seems the general trend in the Tract revealed by the data reflect the issues already being raised by those working in the region (Kretser, unpublished data). Further analyses looking at other Tracts in the Adirondacks may provide useful information to community officials working on these critical housing issues.

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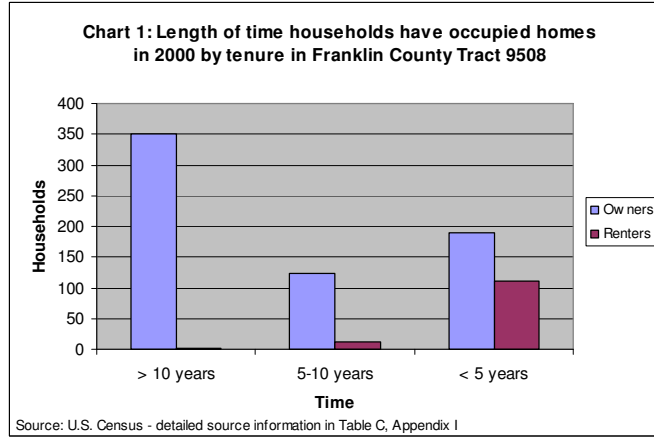
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**Author Notes**

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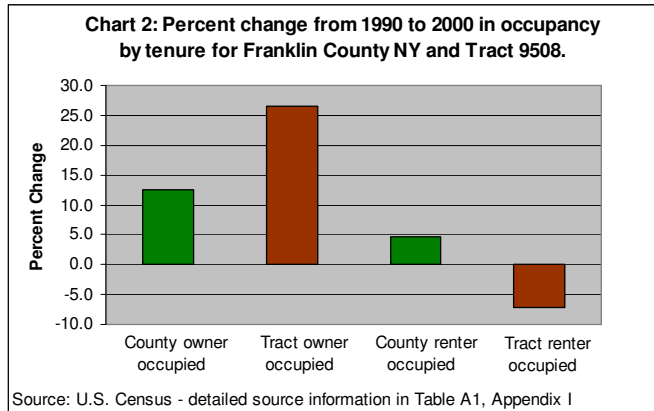
## IN TEXT CHARTS AND TABLES



**Table 1: Financial characteristics, Franklin County, NY and Tract 9508, 1990 and 2000**

	1990		2000		Tract to county ratio	
	County	Tract 9508	County	Tract 9508	1990	2000
<b>Median house value</b>	48,900	56,000	62,600	75,400	1.15	1.20
<b>Median gross rent</b>	324	382	409	558	1.18	1.36

Source: U.S. Census - Detailed information in Table D1, Appendix I



**APPENDIX I: TABLES**

**Table A1. General characteristics, Tract 9508 and Franklin County, NY, 1990 and 2000**

<b>Tract 9508</b>	<b>1990</b>	<b>2000</b>	<b>Change</b>	
			<b>Absolute</b>	<b>Percent</b>
Population	2,527	2,879	352	13.9
Housing units	1,507	1,573	66	4.4
Vacant	847	781	-66	-7.8
For rent	6	6	0	0.0
For sale only	9	19	10	111.1
Rented or sold, not occupied	12	9	-3	-25.0
Seasonal/rec'nal/occas./migrant	770	714	-56	-7.3
Other vacant	50	33	-17	-34.0
Occupied	660	792	132	20.0
Owner occupied	535	676	141	26.4
Renter occupied	125	116	-9	-7.2
Persons per household	2.61	2.49	-0.12	-4.6
Owner occupied	2.73	2.54	-0.19	-7.0
Renter occupied	2.39	2.22	-0.17	-7.1

<b>Franklin County</b>	<b>1990</b>	<b>2000</b>	<b>Change</b>	
			<b>Absolute</b>	<b>Percent</b>
Population	46,540	51,134	4,594	9.9
Housing units	21,962	23,936	1,974	9.0
Vacant	5,900	6,005	105	1.8
For rent	362	559	197	54.4
For sale only	216	340	124	57.4
Rented or sold, not occupied	243	133	-110	-45.3
Seasonal/rec'nal/occas./migrant	4,079	4,304	225	5.5
Other vacant	775	669	-106	-13.7
Occupied	16,284	17,931	1,647	10.1
Owner occupied	11,226	12,638	1,412	12.6
Renter occupied	5,058	5,293	235	4.6
Persons per household	2.67	2.46	-0.21	-7.9
Owner occupied	2.80	2.6	-0.20	-7.1
Renter occupied	2.21	2.13	-0.08	-3.6

Sources: U.S. Census Bureau; *1990 Census of Population and Housing*, Summary Tape File 1: P001, H001, H005, H017A, H018A; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).  
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**Table A2. General characteristics, Tract 9508 and Franklin County, NY, 1990 and 2000**

<i>Tract 9508</i>	1990	2000	Percent of Housing Units		1990	2000
			1990	2000		
Population	2,527	2,879				
Housing units	1,507	1,573				
Vacant	847	781	56.2	49.7	<b>Percent of Vacant Units</b>	
For rent	6	6	0.4	0.4	0.7	0.8
For sale only	9	19	0.6	1.2	1.1	2.4
Rented or sold, not occupied	12	9	0.8	0.6	1.4	1.2
Seasonal/rec'nal/occas./migrant	770	714	51.1	45.4	90.9	91.4
Other vacant	50	33	3.3	2.1	5.9	4.2
Occupied	660	792	43.8	50.3	<b>Percent of Occupied Units</b>	
Owner occupied	535	676	35.5	43.0	81.1	85.4
Renter occupied	125	116	8.3	7.4	18.9	14.6
Persons per household	2.61	2.49				
Owner occupied	2.73	2.54				
Renter occupied	2.39	2.22				

<i>Franklin County</i>	1990	2000	Percent of Housing Units		1990	2000
			1990	2000		
Population	46,540	51,134				
Housing units	21,962	23,936				
Vacant	5,900	6,005	26.9	25.1	<b>Percent of Vacant Units</b>	
For rent	362	559	1.6	2.3	6.1	9.3
For sale only	216	340	1.0	1.4	3.7	5.7
Rented or sold, not occupied	243	133	1.1	0.6	4.1	2.2
Seasonal/rec'nal/occas./migrant	4,079	4,304	18.6	18.0	69.1	71.7
Other vacant	775	669	3.5	2.8	13.1	11.1
Occupied	16,284	17,931	74.1	74.9	<b>Percent of Occupied Units</b>	
Owner occupied	11,226	12,638	51.1	52.8	68.9	70.5
Renter occupied	5,058	5,293	23.0	22.1	31.1	29.5
Persons per household	2.67	2.46				
Owner occupied	2.80	2.6				
Renter occupied	2.21	2.13				

Sources: U.S. Census Bureau; 1990 Census of Population and Housing, Summary Tape File 1: P001, H001, H005, H017A, H018A; generated by xx; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).  
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**Table B1. Structural characteristics, Franklin County, NY and Tract 9508 with absolute and percent change**

	1990		2000		Percent of total				Absolute change		Percent change	
	County	Tract 9508	County	Tract 9508	1990		2000		County	Tract 9508	County	Tract 9508
					County	Tract 9508	County	Tract 9508				
<b>Housing units</b>	21,962	1,507	23,936	1,573	100	100	100	100	1,974	66	9.0	4.4
<b>Units in structure</b>												
1	15,370	1,280	17,127	1,410	70.0	84.9	71.6	89.6	1,757	130	11.4	10.2
2	1,196	15	1,050	6	5.4	1.0	4.4	0.4	-146	-9	-12.2	-60.0
3-4	955	1	1,075	0	4.3	0.1	4.5	0.0	120	-1	12.6	-100.0
5-9	884	6	913	3	4.0	0.4	3.8	0.2	29	-3	3.3	-50.0
10-19	247	0	194	0	1.1	0.0	0.8	0.0	-53	0	-21.5	0.0
20-49	215	0	90	0	1.0	0.0	0.4	0.0	-125	0	-58.1	0.0
50+	338	0	407	0	1.5	0.0	1.7	0.0	69	0	20.4	0.0
Mobile, other	2,757	205	3,080	154	12.6	13.6	12.9	9.8	323	-51	11.7	-24.9
<b>Year structure built</b>												
1990s			3,370	268			14.1	17.0	3370	268	n.a.	n.a.
1980s	3,686	221	2,450	193	16.8	14.7	10.2	12.3	-1,236	-28	-33.5	-12.7
1970s	3496	328	3,430	282	15.9	21.8	14.3	17.9	-66	-46	-1.9	-14.0
1960s	1573	130	1,759	105	7.2	8.6	7.3	6.7	186	-25	11.8	-19.2
1950s	1421	81	2,111	145	6.5	5.4	8.8	9.2	690	64	48.6	79.0
1940s	1128	99	1,678	70	5.1	6.6	7.0	4.5	550	-29	48.8	-29.3
<1940	10658	671	9,138	510	48.5	44.5	38.2	32.4	-1,520	-161	-14.3	-24.0

Technical note: Census reports houses built from "1989 to March 1990" for the 1990 Census and then reports 1990-1994 for the 2000 Census. Given that the construction season does not begin until well after April 1st due to weather conditions, an adjustment was not made. This may result in double counting, and the number of structures built in the 1980s may be slightly elevated.

Sources: U.S. Census Bureau; 1990 Census of Population and Housing, Summary Tape File 1: H041 and 3: H025 ; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).  
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**Table B2. Structural characteristics, Franklin County, NY and Tract 9508 with concentrations**

	1990		2000		Percent of total				Concentrations	
	County	Tract 9508	County	Tract 9508	1990		2000		1990	2000
					County	Tract 9508	County	Tract 9508		
<b>Housing units</b>	21,962	1,507	23,936	1,573	100.0	100.0	100.0	100.0	1	1
<b>Units in structure</b>										
1	15,370	1,280	17,127	1,410	70.0	84.9	71.6	89.6	1.21	1.25
2	1,196	15	1,050	6	5.4	1.0	4.4	0.4	0.18	0.09
3-4	955	1	1,075	0	4.3	0.1	4.5	0.0	0.02	0.00
5-9	884	6	913	3	4.0	0.4	3.8	0.2	0.10	0.05
10-19	247	0	194	0	1.1	0.0	0.8	0.0	0.00	0.00
20-49	215	0	90	0	1.0	0.0	0.4	0.0	0.00	0.00
50+	338	0	407	0	1.5	0.0	1.7	0.0	0.00	0.00
Mobile, other	2,757	205	3,080	154	12.6	13.6	12.9	9.8	1.08	0.76
<b>Year structure built</b>										
1990s			3,370	268			14.1	17.0		1.21
1980s	3,686	221	2,450	193	16.8	14.7	10.2	12.3	0.87	1.20
1970s	3496	328	3,430	282	15.9	21.8	14.3	17.9	1.37	1.25
1960s	1573	130	1,759	105	7.2	8.6	7.3	6.7	1.20	0.91
1950s	1421	81	2,111	145	6.5	5.4	8.8	9.2	0.83	1.05
1940s	1128	99	1,678	70	5.1	6.6	7.0	4.5	1.28	0.63
<1940	10658	671	9,138	510	48.5	44.5	38.2	32.4	0.92	0.85

Technical note: Census reports houses built from "1989 to March 1990" for the 1990 Census and then reports 1990-1994 for the 2000 Census. Given that the construction season does not begin until well after April 1st due to weather conditions, an adjustment was not made. This may result in double counting, and the number of structures built in the 1980s may be slightly elevated.

Sources: U.S. Census Bureau; 1990 Census of Population and Housing, Summary Tape File 1: H041 and 3: H025 ; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).

U.S. Census Bureau; 2000 Census of Population and Housing, Summary File 3: H030 and H034; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).

**Table B3. Survival of Households by Decade of Initial Occupancy, Franklin County Tract 9508**

		1990		2000		Change	
		Tract	% of Total	Tract	%of Total	Loss/Gain	% Remaining
Owners	Total	548	100.0	665	100.0	117	n.a.
	1990s			314	47.2	n.a.	100.0
	1980s	289	52.7	172	25.9	-117	59.5
	<1980	259	47.3	179	26.9	-80	69.1
Renters	Total	128	100.0	127	100.0	-1	n.a.
	1990s			125	98.4	125	100.0
	1980s	118	92.2	2	1.6	-116	1.7
	<1980	10	7.8	0	0.0	-10	0.0

**Table B4. Survival of Households by Decade of Initial Occupancy, Franklin County, NY**

		1990		2000		Change	
		County	% of Total	County	%of Total	Loss/Gain	% Remaining
Owners	Total	11,263	100.0	12,611	100.0	1,348	n.a.
	1990s			5,698	45.2	n.a.	100.0
	1980s	5,229	46.4	2,687	21.3	-2,542	51.4
	<1980	6,034	53.6	4,226	33.5	-1,808	70.0
Renters	Total	5,021	100.0	5,320	100.0	299	n.a.
	1990s		0.0	4,448	83.6	4,448	100.0
	1980s	4,372	87.1	441	8.3	-3,931	10.1
	1970s	649	12.9	431	8.1	-218	66.4

Technical note: Census reports houses built from "1989 to March 1990" for the 1990 Census and then reports 1990-1994 for the 2000 Census. Given that the construction season does not begin until well after April 1st due to weather conditions, an adjustment was not made. This may result in double counting, and the number of structures built in the 1980s may be slightly elevated.

Sources: U.S. Census Bureau; 1990 Census of Population and Housing, Summary Tape File 1: H041 and 3: H025 ; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).  
U.S. Census Bureau; 2000 Census of Population and Housing, Summary File 3: H030 and H034; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).

**Table C. Occupancy characteristics, Franklin County, NY and Tract 9508, 1980 and 1990**

		1990		2000		1990		2000		Concentrations	
		County	Tract 9508	County	Tract 9508	County	Tract 9508	County	Tract 9508	1990	2000
<b>Occupied dwellings</b>		16,284	660	17,931	792						
<b>Duration of occupancy by householder</b>											
All	Total	16,284	670	17,931	792	Percent of total occupied		Percent of total occupied			
	< 5 years	7,175	291	7,429	302	44.1	43.4	41.4	38.1	0.99	0.92
	5-10 years	2,426	116	2,717	137	14.9	17.3	15.2	17.3	1.16	1.14
	> 10 years	6,683	263	7,785	353	41.0	39.3	43.4	44.6	0.96	1.03
Owners	Total	11,263	548	12,611	665	Percent of total owner occ.		Percent of total owner occ.			
	< 5 years	3,499	194	3,546	190	31.1	35.4	28.1	28.6	1.14	1.02
	5-10 years	1,730	95	2,152	124	15.4	17.3	17.1	18.6	1.13	1.09
	> 10 years	6,034	259	6,913	351	53.6	47.3	54.8	52.8	0.88	0.96
Renters	Total	5,021	122	5,320	127	Percent of total rental occ.		Percent of total rental occ.			
	< 5 years	3,676	97	3,883	112	73.2	79.5	73.0	88.2	1.09	1.21
	5-10 years	696	21	565	13	13.9	17.2	10.6	10.2	1.24	0.96
	> 10 years	649	4	872	2	12.9	3.3	16.4	1.6	0.25	0.10
<b>Householder cohorts, by year moved in</b>											
Owners	Total	11,263	548	12,651	665	Percent of total owners		Percent of total owners			
	1990s			5,698	314			45.0	47.2	n.a.	1.05
	1980s	5,229	289	2,687	172	46.4	52.7	21.2	25.9	1.14	1.22
	<1980	6,034	259	4,266	179	53.6	47.3	33.7	26.9	0.88	0.80
Renters	Total	5,021	128	5,320	127	Percent of total renters		Percent of total renters			
	1990s			4,448	125			83.6	98.4	n.a.	1.18
	1980s	4,372	118	441	2	87.1	92.2	8.3	1.6	1.06	0.19
	<1980	649	10	431	0	12.9	7.8	8.1	0.0	0.60	0.00
<b>Persons per room</b>						Percent of total occupied		Percent of total occupied			
	0.50 or less	10,502	418	12,747	525	64.5	62.4	71.1	66.3	0.97	0.93
	0.51 to 1.00	5,398	220	4,818	255	33.1	32.8	26.9	32.2	0.99	1.20
	1.01 to 1.5	311	14	286	6	1.9	2.1	1.6	0.8	1.09	0.47
	1.5+	73	8	80	6	0.4	1.2	0.4	0.8	2.66	1.70

Note: Census reports from 1989-March 1990 for the 1990 Census and then reports 1990-1994 for the 2000 Census. This may result in double counting, and the totals for owner or renter occupied in 1980s may be slightly elevated as a result.

Sources: U.S. Census Bureau; 1990 Census of Population and Housing, Summary Tape File 1 :H022 and 3: H029 ; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).  
 U.S. Census Bureau; 2000 Census of Population and Housing, Summary File 3: H020, H038; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31August 2004).

**Table D1. Financial characteristics, Franklin County, NY and Tract 9508, 1990 and 2000**

	1990		2000		Tract to county ratio	
	County	Tract 9508	County	Tract 9508	1990	2000
<b>Median house value</b>	48,900	56,000	62,600	75,400	1.15	1.20
<b>Median gross rent</b>	324	382	409	558	1.18	1.36
<b>Rental overpayment, low-income households*</b>						
Total with cash rent	2,874	33	3,559	54		
Paid >30% of income	1,866	28	1,876	33		
<b>Rental overpayment, lowest income households*</b>						
Total with cash rent	1,658	14	2,437	33		
Paid >30% of income	1,347	14	1,726	29		

**Table D2. Percent of households paying >30% of income, 1990 and 2000\*\***

	1990		2000		Percent Change		Concentrations	
	County	Tract 9508	County	Tract 9508	County	Tract 9508	1990	2000
Rental overpayment, low-income households*	64.9	84.8	52.7	61.1	-12.2	-23.7	1.31	1.16
Rental overpayment, lowest income households*	81.2	100.0	70.8	87.9	-10.4	-12.1	1.23	1.24

\*Low-income households classified as those earning less than \$20,000 in 1990, less than \$35,000 in 2000. Lowest-income households earned less than \$10,000 in 1990, less than \$20,000 in 2000.

\*\*The increase in households classified as low-income from \$20,000 to \$35,000 makes categories which are not directly comparable. The percent change maybe influenced by this shift. As such, the concentration index provides a better understanding of where occurrence of overpayment is most acute.

Sources for Tables D1-D2: U.S. Census Bureau; 1990 Census of Population and Housing, Summary Tape File 1: H023B and 3: H043A, H050 ; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).  
 U.S. Census Bureau; 2000 Census of Population and Housing, Summary File 3: H063, H073, H076; generated by Heidi Kretser; using American FactFinder; <<http://factfinder.census.gov/servlet/BasicFactsServlet>>; (31 August 2004).

## APPENDIX II: TECHNICAL NOTES

### **About U.S. Census Data**

The sources of the data analyzed for this report came from the 1990 and 2000 Census of Population and Housing. Data were downloaded from the American FactFinder website: <http://factfinder.census.gov/servlet/BasicFactsServlet> on August 31, 2004.

### **Sample Count versus 100 percent Data**

*For 1990, the following items were derived from STF 1 (full-count):*

Total population  
Housing Units  
Occupied housing units (by renter and by owner)  
Vacancy status of housing units  
Persons per occupied housing unit  
Persons per occupied housing unit (by renter and by owner)  
Persons per room (by renter and by owner)  
Median house value  
Units in structure

*For 1990, the following items were derived from STF 3 (sample-count):*

Year structure built  
Year householder moved into unit (by renter and by owner)  
Median gross rent  
Percentage of household income devoted to gross rent.

*For 2000, the following items were derived from SF 1 (full-count):*

Total population  
Housing Units  
Occupied housing units (by renter and by owner)  
Vacancy status of housing units  
Persons per occupied housing unit  
Persons per occupied housing unit (by renter and by owner)

*For 2000, the following items were derived from SF 3 (sample-count)*

Median house value  
Units in structure  
Year structure built  
Year householder moved into unit (by renter and by owner)  
Median gross rent  
Persons per room (by renter and by owner)  
Percentage of household income devoted to gross rent

Note that some items from the 100 percent count data in 1990 were moved to the sample count data in 2000. For example, in 1990 the median house value of \$56,000 for Tract 9508 comes from the 100 percent count data and in theory should be subject only to non-

sampling error. In 2000, Tract 9508 median value was \$75,400. This figure comes from the long-form and may be subject to sampling and non-sampling error.

**Derivations from Census figures**

Each table contains data directly from the Census and variables derived from calculations using Census data. Listed below are the equations used to derive each variable.

*Table A1. General Characteristics*

Absolute Change: 2000 Census value – 1990 Census value  
 Percent Change:  $[(2000 \text{ Census value}/1990 \text{ Census value}) - 1]*100$

*Table A2. General Characteristics*

Percent of Housing Units:  $(\text{Unit of interest} * 100) / \text{Total Housing Units}$   
 Percent of Vacant Units:  $(\text{Unit of interest} * 100) / \text{Total Vacant Units}$   
 Percent of Occupied Units:  $(\text{Unit of interest} * 100) / \text{Total Occupies Units}$

*Table B1 and B2. Structural Characteristics*

Percent of Total:  $(\text{Unit of interest} * 100) / \text{Total Housing Units}$   
 Absolute Change: 2000 value – 1990 value  
 Percent Change:  $[(2000 \text{ value}/1990 \text{ values}) - 1]*100$   
 Concentration:  $\frac{\text{Tract percent of total for year X}}{\text{County percent of total for year X}}$

*Table B3 and B4. Survival of Households by Decade*

Percent of Total Owners:  $\text{Number of respondents} * 100 / \text{Total Owners}$   
 Percent of Total Renters:  $\text{Number of respondents} * 100 / \text{Total Renters}$   
 Loss/Gain: 2000 Census – 1990 Census value  
 Percent Remaining/Decade:  $\frac{2000 \text{ respondents per decade X} * 100}{1990 \text{ respondents per decade X}}$

*Table C. Occupancy Characteristics*

< 5 years: 1985 (95) to 1989 (99) + 1989(99) to March 1990(2000)  
 5 - 10 years: 1980 (90) to 1985 (95)  
 >10 years: 1939 or earlier + 1940 to 1949 .... + 1970(80) to 1979(89)  
 Percent of total occupied:  $\text{Time of interest} * 100 / \text{Total occupied dwellings}$   
 Percent of total owner ocd:  $\text{Time of interest} * 100 / \text{Total owner occupied dwellings}$   
 Percent of total renter ocd:  $\text{Time of interest} * 100 / \text{Total renter occupied dwellings}$   
 Concentrations:  $\text{Percent per county per year X} / \text{Percent per Tract per year X}$

*Table D. Financial Characteristics*

Tract to County Ratio:  $\text{Tract value per year X} / \text{County value per year X}$   
 Percent of households paying >30%:  $\frac{\text{Paid } >30 \% \text{ of income of low \& lowest income households}}{\text{Total low and lowest income households}}$