

**Appendix table B1--Characteristics of single-family housing borrowers by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Sample size	3,027	200	1,029	452	2,136	382	361
					Percent		
<i>Respondent gender:</i>							
Male	26.3	23.0	6.5	30.9	24.0	13.1	46.8
Female	73.7	77.0	93.5	69.1	76.0	86.9	53.2
<i>Respondent highest education:</i>							
8th grade or less	7.6	25.5	2.6	12.2	3.2	6.3	34.9
Some high school	10.2	26.0	7.6	15.1	8.9	13.2	14.1
High school graduate	39.9	30.0	39.6	33.9	41.5	43.9	26.9
Some college/vocational school	32.5	15.5	39.2	29.7	35.3	30.0	18.0
College graduate or higher	9.9	3.0	11.0	9.1	11.1	6.6	6.1
<i>Respondent age:</i>							
Less than 25 years	10.4	0.0	7.1	4.0	11.1	7.1	9.7
25 to 29	18.2	0.5	17.2	8.2	18.9	17.5	15.2
30 to 34	18.0	0.0	20.6	9.5	18.2	15.2	21.3
35 to 39	19.1	0.5	26.7	18.1	19.2	18.1	19.9
40 to 44	13.3	1.0	19.2	12.8	12.4	17.0	13.6
45 to 49	7.2	1.0	6.9	12.4	6.1	9.2	10.8
50 to 61	7.6	4.0	2.1	20.1	7.9	6.5	6.7
62 or older	6.1	93.0	0.1	14.8	6.2	9.4	2.8
<i>Respondent major activity last week:</i>							
Employed	69.6	22.0	84.0	31.8	68.7	75.1	69.0
Looking for work	3.1	0.5	3.8	3.6	2.3	4.2	5.5
Retired	4.6	50.5	0.4	16.0	4.7	6.8	1.9
Keeping house	15.7	16.5	6.6	25.6	17.2	7.1	17.7
Going to school	2.6	0.0	2.6	2.4	2.7	1.6	3.0
Other	4.5	10.5	2.6	20.7	4.4	5.2	2.8
<i>Respondent employed in 1997:</i>							
Yes	78.1	29.0	90.3	41.6	77.0	80.3	82.3
No	21.9	71.0	9.7	58.4	23.0	19.7	17.7
<i>Respondent is U.S. citizen?</i>							
Yes	93.7	98.5	97.9	97.1	99.3	99.0	55.3
No	6.3	1.5	2.1	2.9	0.7	1.0	44.7
<i>Number of household members:</i>							
1	14.1	51.0	0.0	22.8	14.6	20.7	4.6
2	20.0	36.5	32.8	21.7	21.0	23.4	10.3
3	24.4	7.0	38.7	19.0	24.0	29.9	18.8
4	24.4	2.5	20.2	19.9	25.3	15.2	30.2
5	11.2	2.0	5.3	9.6	10.2	5.0	23.9
6	4.4	0.5	2.0	5.2	3.9	3.4	7.7
7 or more	1.6	0.5	1.1	1.8	1.0	2.4	4.6
<i>Respondent's children under 18:</i>							
None	26.4	96.5	0.0	48.2	26.1	35.9	16.3
1	24.9	2.0	43.8	17.5	25.5	24.1	20.2
2	29.0	1.0	36.4	19.0	29.4	27.5	30.2
3	13.9	0.0	15.8	9.3	13.7	8.6	21.9
4	4.0	0.0	3.0	4.4	3.8	2.1	7.5
5 or more	1.7	0.5	1.0	1.5	1.4	1.8	3.9

Note: Because of missing data, the actual number of households from which the column percents are calculated, may be up to 2 percent smaller than the sample size reported in the first line of this table.

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B2--Income of single-family housing borrowers by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Percent							
<i>Sources of household income:</i>							
Wage/salary	87.7	37.7	91.3	57.0	87.8	82.1	94.5
Business	4.6	3.0	2.9	3.8	5.7	1.6	1.7
Retirement	13.0	85.0	6.8	40.4	13.1	16.0	10.0
Interest/dividends	13.2	9.1	11.6	9.8	15.4	5.5	7.8
Aid to families with dependent children	3.9	1.5	6.0	9.5	3.6	3.1	6.1
Supplemental security income	9.0	24.2	8.5	39.1	8.3	14.7	8.0
Other public assistance	2.0	2.5	2.0	4.7	2.1	2.1	1.7
Alimony	22.7	2.5	51.0	14.9	26.4	20.7	8.0
Workers' compensation	1.6	0.5	0.8	3.5	1.8	1.3	0.6
Veterans' benefits	1.6	8.1	0.4	5.5	1.7	2.1	0.6
Unemployment benefits	8.6	2.0	6.3	7.1	7.2	6.0	19.9
Disability income	4.0	3.0	3.2	15.7	4.0	5.8	2.8
Survivors' benefits	1.4	5.5	1.7	2.9	1.6	0.5	1.1
Other	1.5	1.0	0.7	2.8	1.3	0.8	2.5
<i>1997 income vs. 1996:</i>							
Higher	47.1	28.6	45.4	35.8	49.3	40.0	41.9
Lower	14.3	13.0	15.8	16.6	13.1	18.1	15.4
About the same	38.7	58.3	38.8	47.6	37.6	41.9	42.7
<i>Expected 1998 income vs. 1997:</i>							
Higher	41.3	28.9	40.8	33.1	43.6	39.1	28.7
Lower	14.7	12.1	15.9	16.4	13.7	16.3	19.8
About the same	44.0	58.9	43.3	50.5	42.7	44.6	51.6
<i>Food stamps?</i>							
Yes	18.2	21.6	22.2	35.0	16.2	24.3	24.6

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B3--Characteristics of single-family housing borrower's current home by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Percent							
<i>Home purchased new?</i>							
Yes	42.5	44.0	40.4	42.5	35.5	57.6	67.9
No	57.5	56.0	59.6	57.5	64.5	42.4	32.1
<i>Current home type:</i>							
Manufactured or mobile home	6.9	5.0	6.2	7.5	6.7	9.0	5.8
Conventional detached home	90.6	91.5	91.4	90.2	91.1	88.9	90.0
Townhouse	2.1	3.0	2.2	1.6	2.1	1.3	3.6
Apartment	0.2	0.5	0.1	0.4	0.1	0.8	0.3
Other	0.2	0.0	0.0	0.2	0.1	0.0	0.3
<i>Number of bedrooms:</i>							
One or two	10.8	30.5	7.1	15.3	12.6	6.5	3.6
Three	78.7	67.0	82.8	73.0	78.3	82.5	79.0
Four or more	10.5	2.5	10.1	11.7	9.1	11.0	17.5
<i>Number of full bathrooms:</i>							
Zero or one	71.7	80.0	71.1	69.7	74.2	74.6	54.3
Two	27.9	19.5	28.2	29.9	25.5	24.6	45.2
Three	0.4	0.5	0.7	0.4	0.3	0.8	0.6
<i>Number of half bathrooms:</i>							
Zero	70.4	72.7	70.6	72.1	72.4	61.8	69.6
One	28.9	26.8	28.4	27.4	26.9	37.7	29.5
Two	0.7	0.5	1.1	0.4	0.7	0.5	0.8
<i>Major heating fuel:</i>							
Electricity	48.5	58.5	48.2	50.3	43.6	66.8	56.6
Gas - utility	33.7	29.0	35.8	34.2	35.6	23.3	36.9
Gas - lp/propane	7.2	6.0	7.2	8.0	7.7	6.4	4.8
Fuel oil	6.6	3.0	6.0	5.5	8.6	1.3	0.3
Wood	2.7	3.0	1.6	1.3	3.3	0.5	0.6
Other	1.3	0.5	1.3	0.7	1.3	1.6	0.8
<i>Public transit available?</i>							
Yes	27.5	27.5	27.8	27.5	27.1	26.3	31.1
No	72.5	72.5	72.2	72.5	72.9	73.7	68.9
<i>When available, public transit meets household's needs?</i>							
Yes	57.4	59.6	58.3	56.3	53.2	68.4	72.2
No	10.4	1.9	9.8	12.6	8.2	13.3	14.8
Sometimes	2.8	3.9	3.6	2.5	2.4	4.1	2.8
Never use	29.5	34.6	28.3	28.6	36.3	14.3	10.2
<i>Auto, truck, other available?</i>							
Yes	95.4	85.0	95.6	86.5	97.4	84.0	97.2
No (includes don't need)	4.6	15.0	4.4	13.5	2.6	16.0	2.8

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B4. Single-family housing borrower ratings of current home by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Percent							
<i>Home - exterior appearance:</i>							
Very good	40.6	37.9	40.4	40.5	42.5	40.4	30.0
Good	40.1	41.9	39.7	41.0	38.5	42.2	46.4
Average	17.2	18.2	17.0	15.6	17.0	14.0	21.7
Poor	1.8	2.0	2.3	2.7	1.7	2.9	1.4
Very poor	0.4	0.0	0.6	0.2	0.3	0.5	0.6
<i>Home - construction quality:</i>							
Very good	27.3	27.3	27.2	30.4	29.2	26.9	19.7
Good	42.9	45.0	40.9	42.0	41.4	45.1	45.8
Average	24.2	23.2	24.6	21.2	24.0	20.8	28.6
Poor	4.6	3.0	5.7	5.1	4.4	6.1	5.0
Very poor	1.1	1.5	1.7	1.3	1.0	1.1	0.8
<i>Home - size vs. needs:</i>							
Very good	34.8	43.4	36.9	36.5	35.5	36.7	31.9
Good	42.1	37.9	42.9	39.9	41.3	39.3	48.1
Average	18.6	17.7	15.8	19.4	19.3	17.5	15.8
Poor	3.9	1.0	3.7	3.3	3.7	4.7	3.1
Very poor	0.6	0.0	0.7	0.9	0.2	1.8	1.1
<i>Home - overall rating 1 to 10:</i>							
10	39.0	45.8	40.2	45.9	35.4	53.5	43.6
9	15.5	10.4	15.9	12.1	15.8	13.0	17.8
8	25.9	19.3	25.7	19.2	28.1	18.4	21.7
7	11.5	11.5	10.3	13.2	12.5	8.2	9.4
6	3.3	3.7	3.0	3.4	3.4	1.6	3.6
5	3.4	7.3	3.4	4.0	3.2	4.0	2.8
Less than 5	1.5	2.1	1.5	2.2	1.6	1.3	1.1

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B5--Single-family housing borrower ratings of current neighborhoods by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Percent							
<i>Neighborhood - schools:</i>							
Very good	34.7	29.8	33.6	30.8	37.0	29.9	26.3
Good	39.8	49.1	37.5	41.4	37.6	42.4	51.6
Average	21.2	17.4	24.1	23.1	20.9	24.7	20.0
Poor	3.4	3.7	3.6	3.9	3.7	2.2	1.5
Very poor	0.9	0.0	1.2	0.7	0.8	0.8	0.6
<i>Neighborhood - public services:</i>							
Very good	25.4	21.5	24.9	24.9	27.2	17.3	23.3
Good	43.8	51.8	43.6	42.2	43.5	43.5	43.5
Average	23.4	20.5	23.4	24.0	22.5	26.9	26.4
Poor	5.9	3.1	6.4	6.5	5.4	9.3	5.6
Very poor	1.6	3.1	1.8	2.5	1.4	2.9	1.1
<i>Neighborhood - convenience:</i>							
Very good	26.1	18.8	27.0	22.0	29.5	18.7	16.9
Good	42.3	46.2	41.2	40.8	42.0	42.9	39.7
Average	22.6	22.8	21.9	24.7	20.6	27.9	30.4
Poor	7.6	8.6	8.5	10.7	6.7	8.7	10.7
Very poor	1.4	3.6	1.5	1.8	1.3	1.8	2.3
<i>Neighborhood - safety/security:</i>							
Very good	34.1	31.3	33.6	35.4	37.2	23.7	26.6
Good	46.5	47.7	46.6	40.8	45.4	48.6	48.5
Average	15.5	16.4	14.9	16.8	14.2	20.6	19.6
Poor	3.4	4.6	4.1	6.0	2.6	6.1	4.8
Very poor	0.6	0.0	0.9	0.9	0.5	1.1	0.6
<i>Neighborhood - appearance:</i>							
Very good	33.9	32.2	34.0	35.0	36.3	28.9	26.1
Good	46.9	49.7	45.8	41.2	45.3	46.3	55.0
Average	16.2	16.6	16.5	21.2	15.6	20.5	16.4
Poor	2.7	1.0	3.4	2.2	2.5	3.7	2.5
Very poor	0.3	0.5	0.3	0.4	0.3	0.5	0.0
<i>Neighborhood - overall 1 to 10:</i>							
10	32.1	40.8	30.1	36.3	29.5	42.3	38.5
9	17.1	14.8	17.0	15.6	17.2	14.3	19.7
8	25.9	21.9	26.3	21.4	27.3	21.2	22.7
7	12.3	8.2	12.3	9.8	13.4	7.4	9.4
6	4.1	3.1	4.5	5.4	4.2	3.2	3.9
5	5.5	8.7	5.3	8.5	5.4	7.4	3.9
Less than 5	3.0	2.5	4.4	3.1	3.1	4.2	1.9
<i>Neighborhood - current vs. previous:</i>							
Better	60.8	53.6	60.2	62.2	60.0	57.7	68.1
Worse	6.2	4.2	7.3	6.0	6.8	5.2	4.4
About the same	28.7	32.3	28.5	26.4	28.7	31.5	25.3
The same neighborhood	4.2	9.9	3.9	5.4	4.5	5.5	2.2

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B6--Previous housing of single-family housing borrowers by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Percent							
<i>Previous home tenure:</i>							
Own	12.1	31.2	9.6	18.8	12.5	11.5	9.1
Rent	77.2	61.3	79.3	73.2	78.1	71.5	79.0
Other	10.8	7.5	11.1	8.0	9.5	17.0	11.9
<i>Ever owned a home?</i>							
Yes	27.3	70.0	25.6	42.1	31.1	17.5	14.1
No	72.7	30.0	74.4	57.9	68.9	82.5	85.9
<i>Previous home type:</i>							
Mobile home	18.0	18.0	16.4	20.4	18.6	13.8	19.7
Manufactured	2.0	0.0	2.0	1.6	1.8	3.2	2.2
Conventional detached	41.2	56.5	38.3	42.0	42.2	40.9	35.0
Townhouse	11.3	7.0	12.8	11.1	12.0	8.0	9.7
Apartment	26.8	16.0	30.0	23.6	24.9	33.2	32.2
Other	0.8	2.5	0.6	1.3	0.6	1.1	1.1
<i>Current vs. previous home - quality:</i>							
Better	89.6	89.4	87.5	89.1	89.9	85.5	94.7
Worse	2.2	2.0	2.8	3.6	2.3	2.6	0.6
About the same	8.2	8.6	9.7	7.3	7.8	11.9	4.7
<i>Current vs. previous home - cost:</i>							
Higher	48.1	47.1	44.5	42.4	47.8	53.4	46.4
Lower	27.3	26.5	30.0	30.5	28.0	22.8	25.8
About the same	24.6	26.5	25.5	27.1	24.2	23.8	27.8
<i>Current vs. previous home - income:</i>							
Higher	39.4	24.4	34.4	24.3	41.4	35.4	32.3
Lower	17.2	27.4	19.5	25.2	17.2	18.2	15.0
About the same	43.4	48.2	46.1	50.6	41.4	46.4	52.7
<i>Prior government rental assistance:</i>							
Yes	24.9	19.3	35.0	32.0	25.4	26.6	20.1
No	75.1	80.7	65.0	68.0	74.6	73.4	79.9
<i>If received rental assistance was it from Rural Development? (n=587)</i>							
Yes	25.4	41.7	22.0	27.2	25.0	19.1	38.2
No	74.6	58.3	78.0	72.8	75.0	80.9	61.8

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B7--Single-family housing borrower dealings with Rural Development by target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Percent							
<i>How learned about Rural Development?</i>							
Lender	2.1	2.0	1.6	2.7	2.5	0.5	0.6
Friend/neighbor/relative	68.3	52.3	70.8	61.9	65.8	75.3	76.7
RD office	4.3	7.5	3.5	6.9	3.9	7.1	4.2
Builder/developer/ realtor	16.0	21.1	15.4	16.5	17.8	8.9	10.8
Extention agent	1.0	1.2	0.6	0.9	0.7	1.3	2.5
Everybody knows	3.4	6.5	3.3	5.8	3.5	3.7	1.9
Other	1.5	1.5	2.2	2.2	1.7	1.1	1.4
Newspaper (volunteered response)	3.6	7.5	2.6	3.1	4.2	2.1	1.9
<i>Process of buying home?</i>							
Very good	31.1	39.1	32.0	34.2	31.2	30.7	29.4
Good	37.4	38.6	35.9	37.4	35.9	40.4	44.6
Average	20.6	12.2	19.6	15.9	21.1	18.6	20.5
Poor	7.7	4.6	10.0	8.1	8.3	7.1	3.3
Very poor	3.2	5.6	2.5	4.5	3.5	3.2	2.2
<i>Current dealings with Rural Development:</i>							
Very good	34.1	45.7	34.2	38.6	35.2	34.1	27.4
Good	37.8	35.0	35.7	36.6	35.2	41.3	49.0
Average	17.1	12.7	18.3	12.3	17.8	14.3	16.3
Poor	7.0	3.0	7.8	6.9	7.3	7.9	4.4
Very poor	4.0	3.6	4.1	5.6	4.6	2.4	2.8
<i>Likely wait to buy a comparable home without this program:</i>							
Less than 1 year	3.4	2.7	2.8	2.4	2.5	7.4	3.9
1 to 2 years	6.2	2.7	4.8	3.4	5.5	8.0	6.6
More than 2 years	46.7	20.8	45.9	30.4	46.4	48.8	47.0
Never could have bought	43.7	73.8	46.5	63.8	45.6	35.8	42.6
<i>Recommend Rural Development to others?</i>							
Yes	96.5	97.5	97.3	95.3	96.1	97.1	97.8
No	3.5	2.5	2.7	4.7	3.9	2.9	2.2
<i>Region:</i>							
Northeast	11.0	1.5	11.1	10.6	13.8	3.7	2.2
Midwest	24.7	20.5	26.2	22.6	32.0	3.4	5.8
South	43.6	61.0	46.5	50.4	37.9	91.6	28.3
West	20.7	17.0	16.2	16.4	16.4	1.3	63.7

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B8--Characteristics of single-family housing units by target group**

Units by target group	All	Owner 62	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
				Percent			
House price:							
Less than \$40,000	8.3	14.1	12.2	6.1	7.7	15.2	4.0
\$40,000 to \$49,999	12.7	25.9	17.3	11.3	11.6	25.2	7.5
\$50,000 to \$59,999	19.1	20.0	20.6	19.9	18.8	21.6	19.6
\$60,000 to \$69,999	20.1	17.3	14.8	20.9	20.5	16.7	21.6
\$70,000 to \$79,999	16.6	11.9	16.4	19.0	17.7	9.9	17.0
\$80,000 to \$89,999	12.1	5.9	7.9	13.6	13.2	6.7	10.4
\$90,000 to \$99,999	5.7	2.7	4.7	5.6	6.2	2.4	6.6
\$100,000 or more	5.4	2.2	6.1	3.6	4.3	2.3	13.3
Expected sale price:							
Less than \$40,000	5.4	9.2	9.1	5.4	3.8	15.4	4.6
\$40,000 to \$49,999	8.1	14.3	11.7	6.6	7.8	14.9	4.2
\$50,000 to \$59,999	12.3	16.8	11.9	12.4	11.0	19.1	12.9
\$60,000 to \$69,999	18.0	22.7	18.6	19.6	18.7	16.5	16.1
\$70,000 to \$79,999	17.8	12.6	15.1	18.4	18.0	13.1	22.6
\$80,000 to \$89,999	15.8	12.6	12.2	16.9	17.2	7.9	16.1
\$90,000 to \$99,999	9.6	3.4	7.3	9.5	10.6	6.4	5.5
\$100,000 or more	13.0	8.4	14.1	11.2	12.9	6.7	18.0
Housing costs:							
Less than 15% of income	10.7	6.8	7.7	6.8	11.1	11.7	7.4
15% to 19.9%	21.5	15.2	18.5	21.1	22.3	22.6	16.5
20% to 24.9%	28.3	26.5	23.8	29.2	28.9	23.9	28.0
25% to 29.9%	19.8	14.4	20.5	21.9	19.7	15.0	23.5
30% to 34.9%	9.0	17.4	10.0	10.2	8.7	9.7	10.9
35% or more	10.7	19.7	19.5	10.8	9.3	17.1	13.7
Year house built:							
Before 1940	3.7	0.5	3.1	4.0	4.9	0.3	0.3
1940 to 1959	5.5	6.0	5.3	6.1	7.2	0.8	1.4
1960 to 1979	18.9	18.0	17.3	19.4	21.7	11.5	9.4
1980 to 1989	14.5	11.0	16.1	14.8	15.7	11.5	9.1
1990 to 1994	10.3	13.0	10.0	9.1	10.4	10.2	11.7
1995 to 1998	47.1	51.5	48.2	46.6	40.1	65.7	68.1
Expected equity:							
Less than \$2,000	4.8	6.3	5.3	6.6	5.0	3.5	2.0
\$2,000 to \$3,999	13.0	15.2	13.4	14.2	13.4	12.7	13.4
\$4,000 to \$5,999	14.4	16.5	12.9	14.4	14.1	14.8	18.2
\$6,000 to \$7,999	9.7	12.6	7.2	11.4	10.1	8.4	9.4
\$8,000 to \$9,999	8.7	8.9	7.6	9.8	8.9	10.6	8.7
\$10,000 or more	49.4	40.5	53.6	43.6	48.5	50.0	48.3

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.





**Appendix table B10--Mean household income by sources and target group**

Item	All	Owner 62+	Single parent	Disabled member	Non-Hispanic		Hispanic
					White	Black	
Dollars							
<i>Sources of household income:</i>							
Total income	20,949	12,975	18,964	16,653	21,741	16,688	20,035
Wage and salary	18,127	3,245	15,788	8,279	18,679	14,218	18,044
Business	40	42	1	20	50	22	0
Retirement	943	7,817	350	3,467	50	838	707
Interest and dividends	21	13	16	23	23	11	2
Aid for families with dependent children	68	46	95	222	64	49	107
Supplemental security income	396	1,146	425	2,038	392	632	221
Other public assistance	9	3	11	26	9	15	8
Alimony	793	105	1,819	547	973	544	176
Workers' compensation	61	2	21	346	77	29	4
Veterans' benefits	50	216	6	254	54	56	33
Unemployment benefits	140	10	97	135	109	50	389
Disability income	165	100	153	1,028	172	192	147
Survivors' benefits	95	230	176	208	108	32	96
Other	40	0	5	60	37	0	100

Note: The income source averages are based on the 2,376 respondents whose total income responses equal the sum of their reported income sources.  
Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B11--Characteristics of single-family housing borrowers by region**

Item	All	Northeast	Midwest	South	West
			Number		
Sample size	3,027	333	747	1,321	626
			Percent		
<i>Respondent gender:</i>					
Male	26.3	25.6	25.8	22.1	35.9
Female	73.7	74.4	74.2	77.9	64.1
<i>Respondent highest education:</i>					
8th grade or less	7.6	0.9	3.1	7.5	16.6
Some high school	10.2	9.1	6.7	12.6	9.7
High school graduate	39.9	42.9	41.6	41.6	32.6
Some college/vocational school	32.5	31.4	36.1	30.1	33.7
College graduate or higher	9.9	15.7	12.5	8.2	7.4
<i>Respondent age:</i>					
Less than 25 years	10.4	6.0	11.0	11.7	9.4
25 to 29	18.2	20.7	19.8	17.5	16.5
30 to 34	18.0	22.2	18.9	16.6	17.7
35 to 39	19.1	22.8	19.7	17.4	20.1
40 to 44	13.3	12.3	13.8	12.0	16.0
45 to 49	7.2	9.6	5.5	7.1	8.0
50 to 61	7.6	5.4	6.2	9.2	7.4
62 or older	6.1	0.9	5.2	8.6	5.0
<i>Respondent major activity last week:</i>					
Employed	69.6	65.4	75.0	67.9	68.8
Looking for work	3.1	3.6	2.6	3.0	3.7
Retired	4.6	1.5	3.9	5.8	4.6
Keeping house	15.7	20.2	14.1	14.6	17.6
Going to school	2.6	3.3	2.0	3.0	1.8
Other	4.5	6.0	2.4	5.8	3.5
<i>Respondent employed in 1997:</i>					
Yes	78.1	75.3	82.5	75.1	80.6
No	21.9	24.7	17.5	24.9	19.4
<i>Respondent is U.S. citizen?</i>					
Yes	93.8	98.8	98.8	96.6	79.1
No	6.3	1.2	1.2	3.4	20.9
<i>Number of household members:</i>					
1	14.1	8.4	14.1	17.2	10.4
2	20.0	16.9	20.4	23.9	12.7
3	24.4	22.6	22.3	27.0	22.3
4	24.4	28.0	26.5	20.8	27.8
5	11.2	15.4	11.9	7.2	16.8
6	4.4	6.0	3.9	2.9	7.2
7 or more	1.6	2.7	0.9	1.1	2.9
<i>Respondent's children under 18:</i>					
None	26.4	17.1	24.0	33.1	20.1
1	24.9	24.3	23.6	27.5	21.4
2	29.0	31.8	32.1	26.5	29.1
3	13.9	17.7	15.0	9.8	19.5
4	4.0	6.0	3.9	2.3	6.7
5 or more	1.7	3.0	1.5	0.8	3.2

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B12--Income of single-family housing borrowers by region**

Item	All	Northeast	Midwest	South	West
			Percent		
<i>Sources of household income:</i>					
Wage/salary	87.7	89.2	90.6	83.6	92.0
Business	4.6	4.2	6.0	3.1	6.2
Retirement	13.0	7.2	11.4	15.5	12.6
Interest/dividends	13.2	23.7	14.5	9.2	14.4
Aid to families with dependent children	3.9	5.1	4.0	2.4	6.2
Supplemental security income	9.0	9.0	7.7	10.6	7.4
Public assistance	2.0	1.2	1.7	1.8	3.4
Alimony	22.7	30.3	30.3	19.3	17.0
Workers' compensation	1.6	2.4	1.6	1.5	1.3
Veterans' benefits	1.6	2.1	1.1	1.4	2.4
Unemployment benefits	8.7	9.3	7.8	5.5	16.0
Disability income	4.0	5.1	3.1	4.6	3.4
Survivors' benefits	1.4	1.2	1.3	1.5	1.3
Other	1.7	1.5	1.9	1.0	2.9
<i>1997 income vs. 1996:</i>					
Higher	47.1	44.5	54.2	44.2	45.9
Lower	14.3	14.7	12.4	15.5	13.8
About the same	38.7	40.8	33.5	40.3	40.4
<i>Expected 1998 income vs. 1997:</i>					
Higher	41.3	44.0	45.8	40.4	36.2
Lower	14.7	13.2	15.2	13.2	18.1
About the same	44.0	42.8	39.0	46.4	45.7
<i>Food stamps?</i>					
Yes	18.2	14.9	14.9	20.2	20.5
No	81.8	85.1	85.1	79.8	79.5

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B13--Characteristics of single-family housing borrower's current home by region**

Item	All	Northeast	Midwest	South	West
			Percent		
<i>Home purchased new?</i>					
Yes	42.5	27.3	28.1	52.4	47.1
No	57.5	72.7	71.9	47.7	52.9
<i>Current home type:</i>					
Manufactured or mobile home	6.9	6.9	7.4	6.4	7.5
Conventional detached home	90.6	86.4	91.4	91.7	89.3
Townhouse	2.2	6.0	1.2	1.4	2.9
Apartment	0.2	0.0	0.0	0.4	0.2
Other	0.2	0.6	0.0	0.2	0.2
<i>Number of bedrooms:</i>					
One or two	10.8	12.0	12.7	9.6	10.5
Three	78.7	76.6	76.2	83.6	72.5
Four or more	10.5	11.4	11.1	6.8	16.9
<i>Number of full bathrooms:</i>					
Zero or one	71.9	88.3	77.4	70.2	60.1
Two	27.8	11.7	22.0	29.4	39.8
Three	0.4	0.0	0.7	0.5	0.2
<i>Number of half bathrooms:</i>					
Zero	70.3	73.9	71.2	66.0	76.5
One	29.0	25.8	27.9	33.1	23.4
Two	0.7	0.3	0.9	0.9	0.2
<i>Major heating fuel:</i>					
Electricity	48.5	15.3	25.4	72.0	44.2
Gas - utility	33.7	26.1	57.6	18.8	40.5
Gas - lp/propane	7.2	8.1	11.8	5.1	5.7
Fuel oil	6.6	45.3	3.1	1.3	1.3
Wood	2.7	3.9	1.1	1.2	7.1
Other	1.3	1.2	1.1	1.5	1.3
<i>Public transit available?</i>					
Yes	27.5	33.1	23.4	23.0	38.7
No	72.5	66.9	76.6	77.0	61.3
<i>When available, public transit meets household's needs?</i>					
Yes	57.4	46.7	58.7	58.4	60.0
No	10.4	11.4	4.2	9.6	15.3
Sometimes	2.8	2.9	1.2	3.4	3.0
Never use	29.4	39.0	35.9	28.5	21.7
<i>Auto, truck, other available?</i>					
Yes	95.4	97.3	97.5	92.7	97.8
No (includes don't need)	4.6	2.7	2.5	7.0	2.2

Source: 1998 Survey of USDA's Single-Family Direct Loan Housing Program, ERS.

**Appendix table B14--Single-family housing borrower ratings of current home by region**

Item	All	Northeast	Midwest	South	West
			Percent		
<i>Home - exterior appearance:</i>					
Very good	40.6	41.0	41.7	43.9	32.0
Good	40.1	36.1	40.5	38.8	44.3
Average	17.2	20.8	15.8	15.1	21.4
Poor	1.8	1.5	1.7	1.8	1.9
Very poor	0.4	0.6	0.3	0.4	0.3
<i>Home - construction quality:</i>					
Very good	27.3	28.6	30.1	28.9	20.0
Good	42.9	44.9	40.9	42.9	44.0
Average	24.2	21.7	24.3	22.3	29.3
Poor	4.6	3.9	3.8	4.8	5.4
Very poor	1.1	0.9	0.9	1.1	1.3
<i>Home - size vs. needs:</i>					
Very good	34.8	30.7	35.1	38.0	30.0
Good	42.1	41.3	43.4	41.2	42.8
Average	18.6	22.6	17.0	17.1	21.5
Poor	3.9	4.8	4.2	3.0	5.0
Very poor	0.6	0.6	0.3	0.8	0.8
<i>Home - overall rating 1 to 10:</i>					
10	39.0	34.2	34.8	45.3	33.3
9	15.5	18.6	15.4	14.6	15.7
8	25.9	25.5	27.7	24.5	27.0
7	11.5	13.5	12.3	9.2	14.2
6	3.3	4.2	4.0	1.8	5.0
5	3.4	2.1	4.0	3.4	3.2
Less than 5	1.5	1.8	1.7	1.2	1.6

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B15--Single-family housing borrower ratings of current neighborhoods by region**

Item	All	Northeast	Midwest	South	West
			Percent		
<i>Neighborhood - schools:</i>					
Very good	34.7	38.8	41.3	32.5	29.5
Good	39.8	34.1	37.7	41.3	42.4
Average	21.2	23.7	17.6	21.8	22.9
Poor	3.4	3.2	2.7	3.3	4.5
Very poor	0.8	0.3	0.6	1.2	0.7
<i>Neighborhood - public services:</i>					
Very good	25.4	28.1	29.3	23.0	24.3
Good	43.8	42.0	46.1	42.8	43.8
Average	23.4	22.4	19.9	25.2	24.2
Poor	5.9	6.0	4.3	6.9	5.6
Very poor	1.6	1.5	0.4	2.1	2.1
<i>Neighborhood - convenience:</i>					
Very good	26.1	30.8	30.1	24.7	22.0
Good	42.3	42.9	42.7	42.5	41.0
Average	22.6	21.8	19.7	23.2	25.2
Poor	7.6	3.9	6.4	7.8	10.5
Very poor	1.4	0.6	1.1	1.9	1.3
<i>Neighborhood - safety/security:</i>					
Very good	34.1	39.2	39.2	31.7	30.4
Good	46.5	45.5	46.2	46.3	47.6
Average	15.5	13.0	11.8	17.8	16.4
Poor	3.4	1.2	2.6	3.5	5.1
Very poor	0.6	1.2	0.1	0.7	0.5
<i>Neighborhood - appearance:</i>					
Very good	33.9	44.6	39.1	31.3	27.4
Good	46.9	40.1	45.3	48.5	49.1
Average	16.2	13.9	13.4	17.2	18.9
Poor	2.7	1.5	1.9	2.7	4.3
Very poor	0.3	0.0	0.3	0.3	0.3
<i>Neighborhood - overall 1 to 10:</i>					
10	32.1	28.2	29.3	35.3	30.8
9	17.1	18.0	20.3	15.4	16.5
8	25.9	28.8	25.9	25.8	24.7
7	12.3	11.1	13.8	11.2	13.3
6	4.1	4.2	3.8	3.6	5.4
5	5.5	6.6	5.2	6.0	4.0
Less than 5	3.0	3.0	1.7	2.7	5.3
<i>Neighborhood - current vs. previous:</i>					
Better	60.8	57.4	63.4	59.7	62.0
Worse	6.2	4.2	4.6	5.7	10.4
About the same	28.7	29.9	28.4	30.1	25.6
The same neighborhood	4.2	8.5	3.6	4.5	2.1

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B16--Previous housing of single-family housing borrowers by region**

Item	All	Northeast	Midwest	South	West
			Percent		
<i>Previous home tenure:</i>					
Own	12.1	8.7	13.7	13.9	8.2
Rent	77.1	83.2	79.5	70.6	84.5
Other	10.9	8.1	6.8	15.5	7.3
<i>Ever owned a home?</i>					
Yes	27.3	20.8	31.8	28.6	22.5
No	72.7	79.2	68.2	71.4	77.5
<i>Previous home type:</i>					
Mobile home	18.0	12.4	13.9	22.0	17.4
Manufactured	2.0	1.2	1.6	2.1	2.6
Conventional detached	41.2	35.2	45.2	42.0	37.8
Townhouse	11.3	17.0	13.0	8.2	12.6
Apartment	26.7	34.2	26.0	24.9	27.5
Other	0.8	0.0	0.3	0.8	2.1
<i>Current vs. previous home - quality:</i>					
Better	89.6	88.2	90.7	88.6	91.3
Worse	2.2	3.0	2.8	1.6	2.3
About the same	8.2	8.7	6.5	9.8	6.5
<i>Current vs. previous home - cost:</i>					
Higher	48.2	50.8	50.7	48.2	43.9
Lower	27.2	27.7	26.2	26.6	29.2
About the same	24.6	21.5	23.1	25.2	26.8
<i>Current vs. previous home - income:</i>					
Higher	39.4	41.3	45.2	38.3	33.5
Lower	17.2	18.1	14.6	18.7	16.8
About the same	43.4	40.7	40.1	43.0	49.7
<i>Prior government rental assistance:</i>					
Yes	24.9	22.1	29.6	23.3	24.4
No	75.1	77.9	70.4	76.7	75.6
<i>If received rental assistance was it from Rural Development? (n=587)</i>					
Yes	25.2	11.9	19.4	28.6	33.1
No	74.8	88.1	80.6	71.4	66.9

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.



**Appendix table B17--Single-family housing borrower dealings with Rural Development by region**

Item	All	Northeast	Midwest	South	West
			Percent		
<i>How learned about Rural Development?</i>					
Lender	2.1	1.2	2.8	1.5	2.9
Friend/neighbor/relative	68.3	67.2	63.5	69.5	72.0
RD office	4.2	3.3	2.7	5.3	4.3
Builder/developer/ realtor	16.0	16.6	21.4	14.8	11.7
Extention agent	1.0	0.3	0.8	0.9	1.6
Everybody knows	3.4	4.5	3.2	3.8	1.9
Other	1.5	2.4	1.5	1.1	2.1
Newspaper (volunteered response)	3.6	4.5	4.0	3.1	3.4
<i>Process of buying home?</i>					
Very good	31.1	27.4	31.5	30.8	33.5
Good	37.4	32.8	37.0	39.6	35.6
Average	20.6	24.1	20.2	20.3	19.9
Poor	7.7	12.3	7.7	6.9	7.0
Very poor	3.2	3.3	3.8	2.4	4.0
<i>Current dealings with Rural Development:</i>					
Very good	34.1	32.2	35.7	36.0	29.0
Good	37.8	32.8	36.7	38.1	41.3
Average	17.1	19.9	17.3	15.4	18.8
Poor	7.0	9.8	5.8	7.4	5.8
Very poor	4.0	5.2	4.5	3.1	5.0
<i>Likely wait to buy a comparable home without this program:</i>					
Less than 1 year	3.4	2.3	2.2	4.8	2.7
1 to 2 years	6.2	6.8	5.8	6.7	5.3
More than 2 years	46.7	49.2	47.2	45.7	46.9
Never could have bought	43.7	41.7	44.9	42.8	45.1
<i>Recommend Rural Development to others?</i>					
Yes	96.5	96.4	95.8	97.0	96.1
No	3.5	3.6	4.2	3.0	3.9
<i>Target Populations:</i>					
Owner 62 or older	6.7	0.9	5.5	9.3	5.4
Single parent	34.0	34.2	36.1	36.2	26.7
Disabled household member	15.0	14.5	13.7	17.3	11.9
White - nonhispanic	71.2	88.8	92.2	61.9	56.5
Black - nonhispanic	12.7	4.2	1.8	26.8	0.8
Hispanic	12.0	2.4	2.8	7.8	37.1

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B18--Characteristics of single-family housing units by region**

Item	All	Northeast	Midwest	South	West
	Cumulative percents				
House price:					
Less than \$40,000	8.3	5.0	10.1	11.1	2.3
\$40,000 to \$49,999	12.7	5.9	9.5	21.4	2.1
\$50,000 to \$59,999	19.1	9.6	15.6	27.9	10.3
\$60,000 to \$69,999	20.1	14.6	22.4	21.4	17.7
\$70,000 to \$79,999	16.6	15.8	23.6	10.4	21.1
\$80,000 to \$89,999	12.1	24.9	12.2	4.8	20.5
\$90,000 to \$99,999	5.7	14.3	4.8	1.3	11.1
\$100,000 or more	5.4	9.9	1.8	1.7	14.9
Expected sale price:					
Less than \$40,000	5.4	2.1	6.3	7.5	1.9
\$40,000 to \$49,999	8.1	4.2	6.7	13.3	1.3
\$50,000 to \$59,999	12.3	7.7	8.9	19.6	4.0
\$60,000 to \$69,999	18.0	12.0	15.6	24.7	10.6
\$70,000 to \$79,999	17.8	12.3	22.8	15.7	19.1
\$80,000 to \$89,999	15.8	20.7	17.9	10.9	20.9
\$90,000 to \$99,999	9.6	20.7	11.2	3.7	13.1
\$100,000 or more	13.0	20.3	10.6	4.6	29.1
Housing costs:					
Less than 15% of income	10.7	6.3	13.0	12.1	7.5
15% to 19.9%	21.5	21.3	23.4	22.2	18.2
20% to 24.9%	28.3	25.4	30.1	27.9	28.5
25% to 29.9%	19.8	25.0	19.5	17.6	21.4
30% to 34.9%	9.0	11.9	6.8	8.5	11.2
35% or more	10.7	10.1	7.2	11.7	13.2
Year house built:					
Before 1940	3.7	13.2	7.8	0.0	1.8
1940 to 1959	5.5	9.6	10.5	2.1	4.0
1960 to 1979	18.9	24.4	25.6	13.9	18.6
1980 to 1989	14.5	12.9	11.7	16.0	15.5
1990 to 1994	10.3	9.0	8.9	11.1	11.4
1995 to 1998	47.1	30.9	35.5	56.9	48.7
Expected equity:					
Less than \$2,000	4.8	9.8	4.9	3.9	3.6
\$2,000 to \$3,999	13.0	13.8	14.4	13.5	9.8
\$4,000 to \$5,999	14.4	14.3	15.2	15.8	10.8
\$6,000 to \$7,999	9.7	11.0	8.6	10.7	8.9
\$8,000 to \$9,999	8.7	7.4	8.5	9.9	7.2
\$10,000 or more	49.4	43.7	48.4	46.2	59.7

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.

**Appendix table B19--Single-family housing median characteristics by region**

Item	All	Northeast	Midwest	South	West
			Number		
Borrower households	3,027	333	747	1,321	626
			Medians		
Year house built	1992	1980	1980	1995	1994
House purchase price	\$64,900	\$79,850	\$66,400	\$55,000	\$78,000
Expected sales price	\$72,000	\$85,000	\$74,000	\$61,000	\$85,000
Gross income	\$19,884	\$22,000	\$22,000	\$17,002	\$20,000
Housing costs*	0.229	0.242	0.223	0.224	0.24

\*Housing costs is the ratio of PITI (the sum of mortgage payments for principal and interest, and property taxes and property insurance on the home) to gross unadjusted income.

Note: Because of missing data, the actual number of households each median value is based on may be somewhat smaller than the total number of borrower households in the target group.

Source: 1998 Survey of USDA's Single Family Direct Loan Housing Program, ERS.