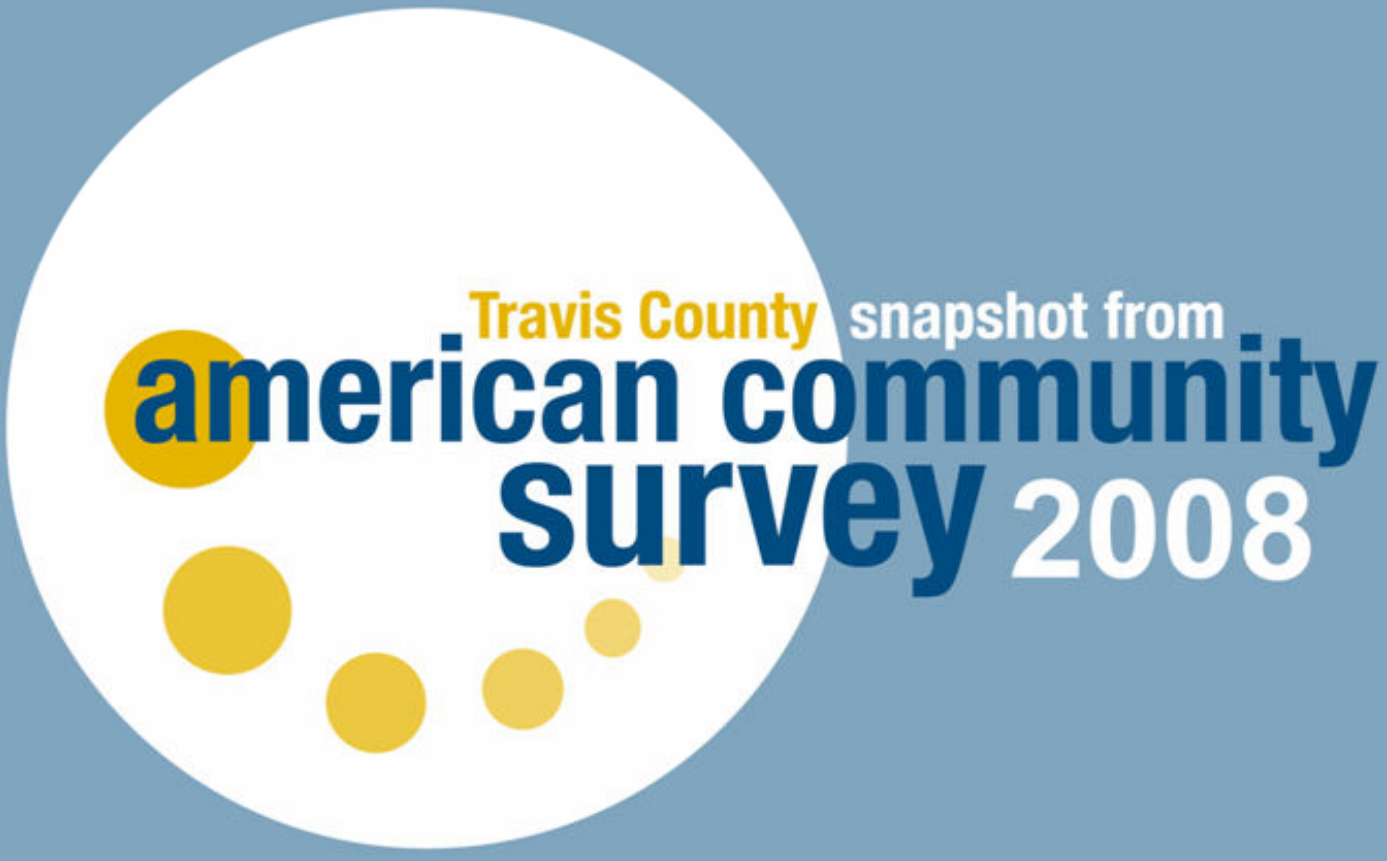
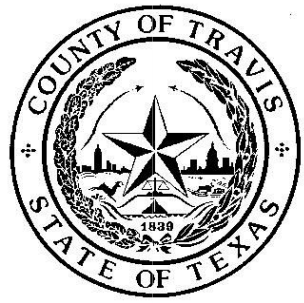

Travis County snapshot from
american community survey 2008

Fall 2009

Travis County snapshot from american community survey 2008

Acknowledgements

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Questions or Comments?

For questions or for more information, please contact the Research & Planning Division at HHS_R&P@co.travis.tx.us.

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About the Chartbook

About the American Community Survey

The American Community Survey (ACS) is one of many surveys conducted by the U.S. Census Bureau. It includes questions about social, housing, and economic characteristics. While many available data sources address these subjects, the Research & Planning Division has increasingly relied on the ACS as a primary resource to describe current demographics and local conditions. Compared to the more widely-known Decennial Census, which is conducted every 10 years, the ACS is conducted on an ongoing basis and releases data annually. Thus it can provide more up-to-date and accurate information, particularly for communities undergoing rapid demographic change. (For more on the American Community Survey, please see the Methodology section at the end of this chartbook.)

The Census Bureau sometimes adds new topics to the American Community Survey. In 2008, health insurance coverage was added to the ACS. We have included this new data in our chartbook under "Economic Characteristics."

About the Chartbook

All of the information contained herein is publicly available via the U.S. Census Bureau's website. However, due to time constraints or technical limitations, it may sometimes be difficult to access, analyze, and interpret needed data. By selecting key variables from among the many available, analyzing the data for important relationships and trends, and presenting it here in visual formats, our goal is to provide access to current information describing our community. We hope this information is helpful in efforts to improve programs, influence funding decisions, and shape local policies. We encourage users to borrow and cite this material.

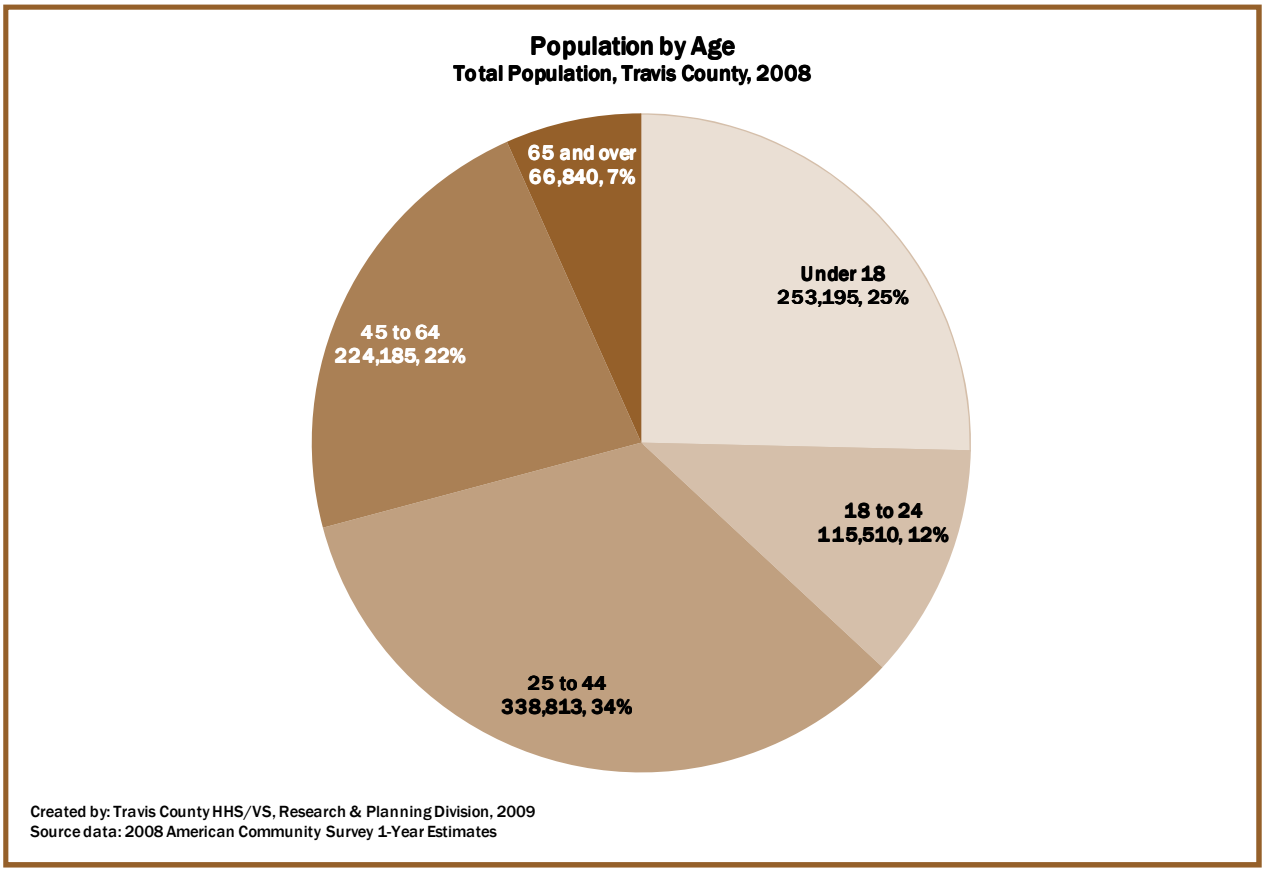
Special Considerations

While the ACS is generally considered a timely information source, the data reported in the 2008 survey was collected roughly 9 to 20 months prior to its release in September 2009. Therefore, the effects of the current economic recession may not be fully reflected in the data contained herein.

Social Characteristics

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Age



Age Distribution: Age distribution in Travis County continues to be characterized by a large working age population (18-64). Working age adults comprise about 68% of the county's population. In comparison, the 18-64 year old age group comprises 62% of the Texas population and 63% of the U.S. population.

Median Age: The median age in Travis County is 32.5. This reflects a slightly younger population than that of Texas (33.2) and the United States as a whole (36.9).

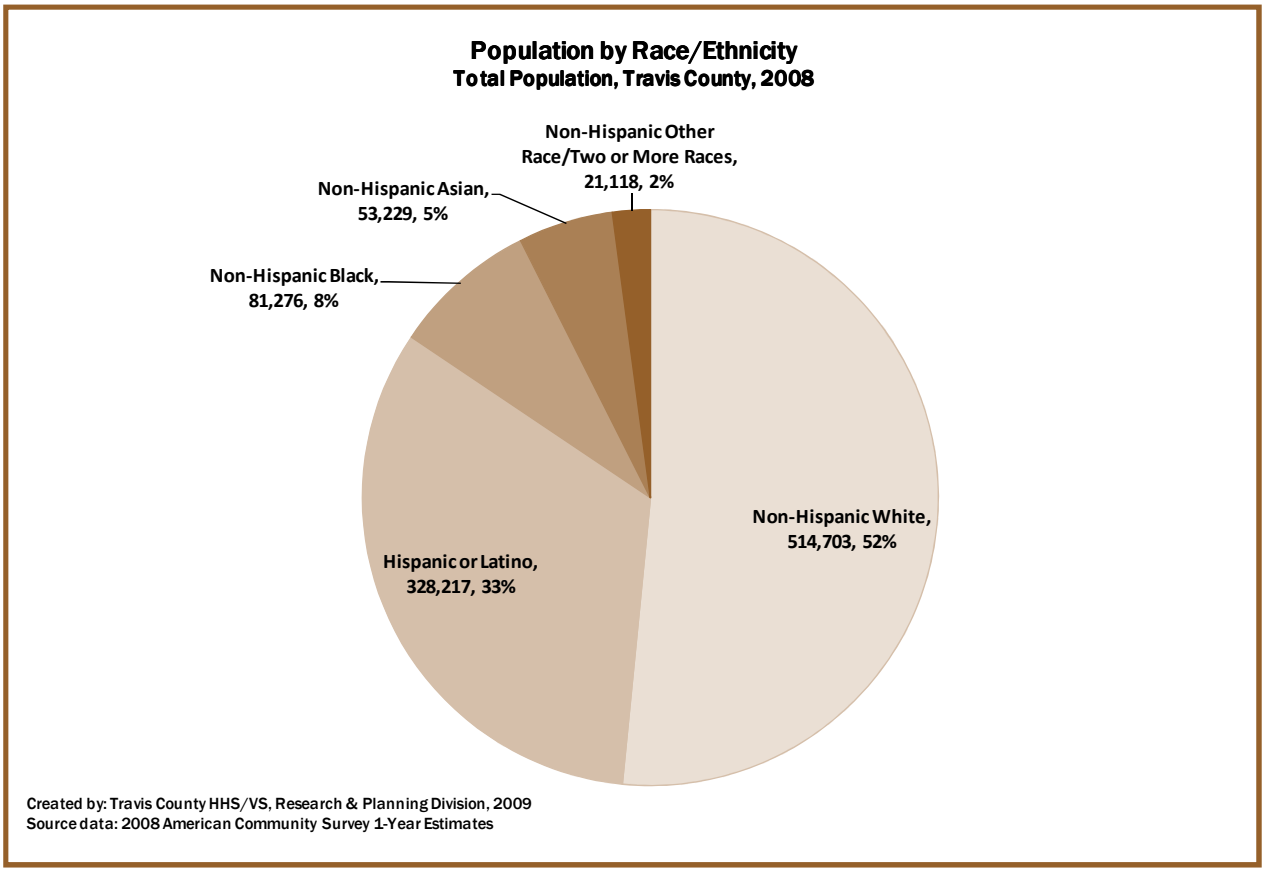
Trends to Watch: For the last several years in Travis County, the 45-64 age group grew at the fastest rate (see table below); this mirrors national trends. While Travis County's under-18 population is growing at faster rate than the population as a whole, the rate of growth of the child population across the state (15%) and nation (2%) is considerably lower than that of Travis County (31%).

Growth in Population by Age, Travis County 2000-2008

	2000	2008	Growth	Percent Change
Under 18	192,547	253,195	60,648	31%
18 to 24	118,372	115,510	-2,862	-2%
25 to 44	299,477	338,813	39,336	13%
45 to 64	147,450	224,185	76,735	52%
65 and over	54,434	66,840	12,406	23%
Total	812,280	998,543	186,263	23%

Created by: Travis County HHS/VS Research & Planning Division, 2009. Source data: 2008 American Community Survey 1-Year Estimates

Race and Ethnicity



Race and Ethnicity: The majority of the Travis County population identifies as Non-Hispanic White (52%) followed by Hispanic or Latino (33%), Non-Hispanic Black (8%) and Non-Hispanic Asian (5%).

Trends to Watch: In noting trends since 2000, Asians and Hispanics have increased as a proportion of Travis County's population, while the proportion of Non-Hispanic Whites has decreased.

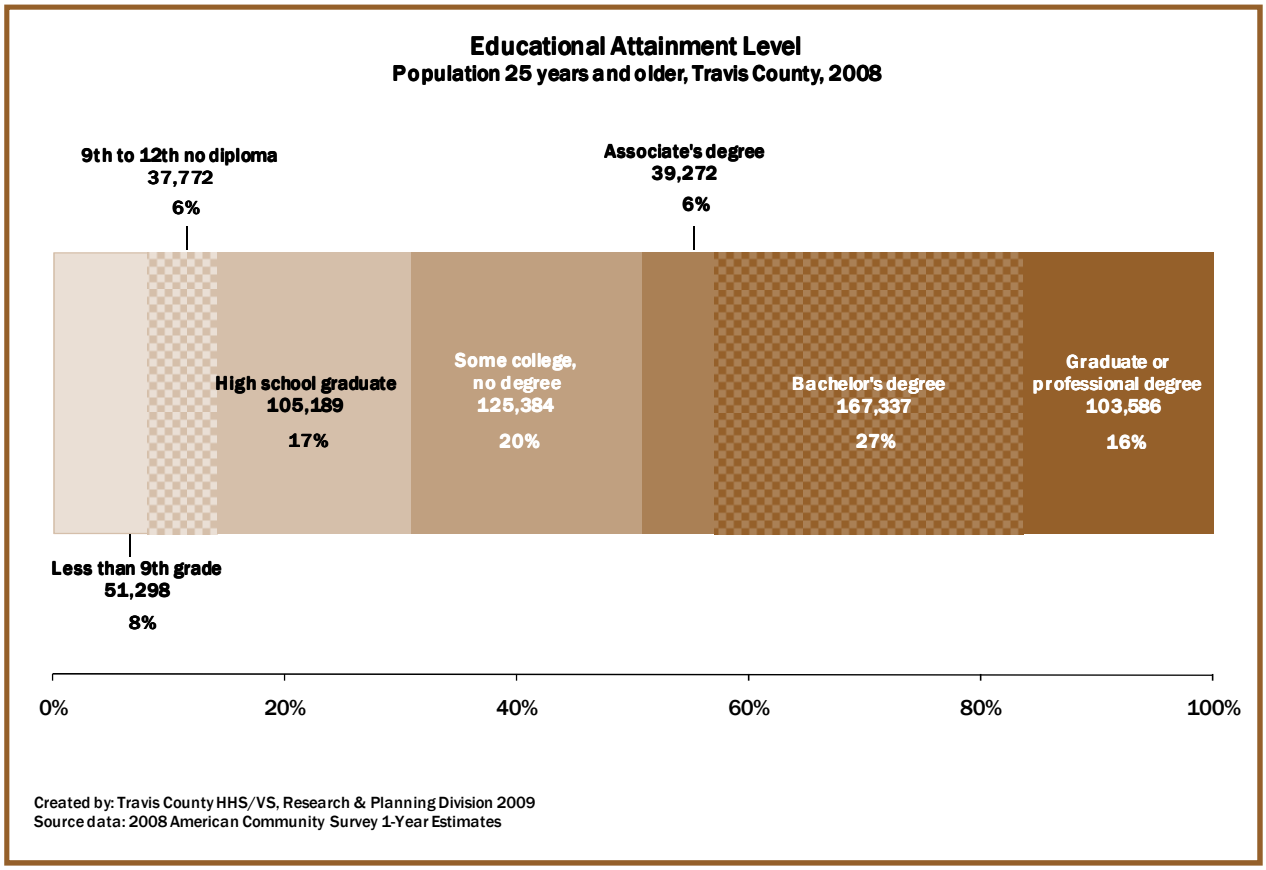
Geographic Comparison: The table below provides a comparison of the racial and ethnic compositions of Travis County, Texas and the U.S.

Population by Race/Ethnicity
Travis County, Texas & U.S. 2008

	Travis County	Texas	U.S.
Non-Hispanic White	51.5%	47.2%	65.4%
Hispanic or Latino	32.9%	36.5%	15.4%
Non-Hispanic Black	8.1%	11.2%	12.1%
Non-Hispanic Asian	5.3%	3.4%	4.4%
Non-Hispanic Other Race/Two or More Races	2.1%	1.7%	2.7%

Created by: Travis County HHS/VS Research & Planning Division, 2009. Source data: 2008 American Community Survey 1-Year Estimates.

Educational Attainment



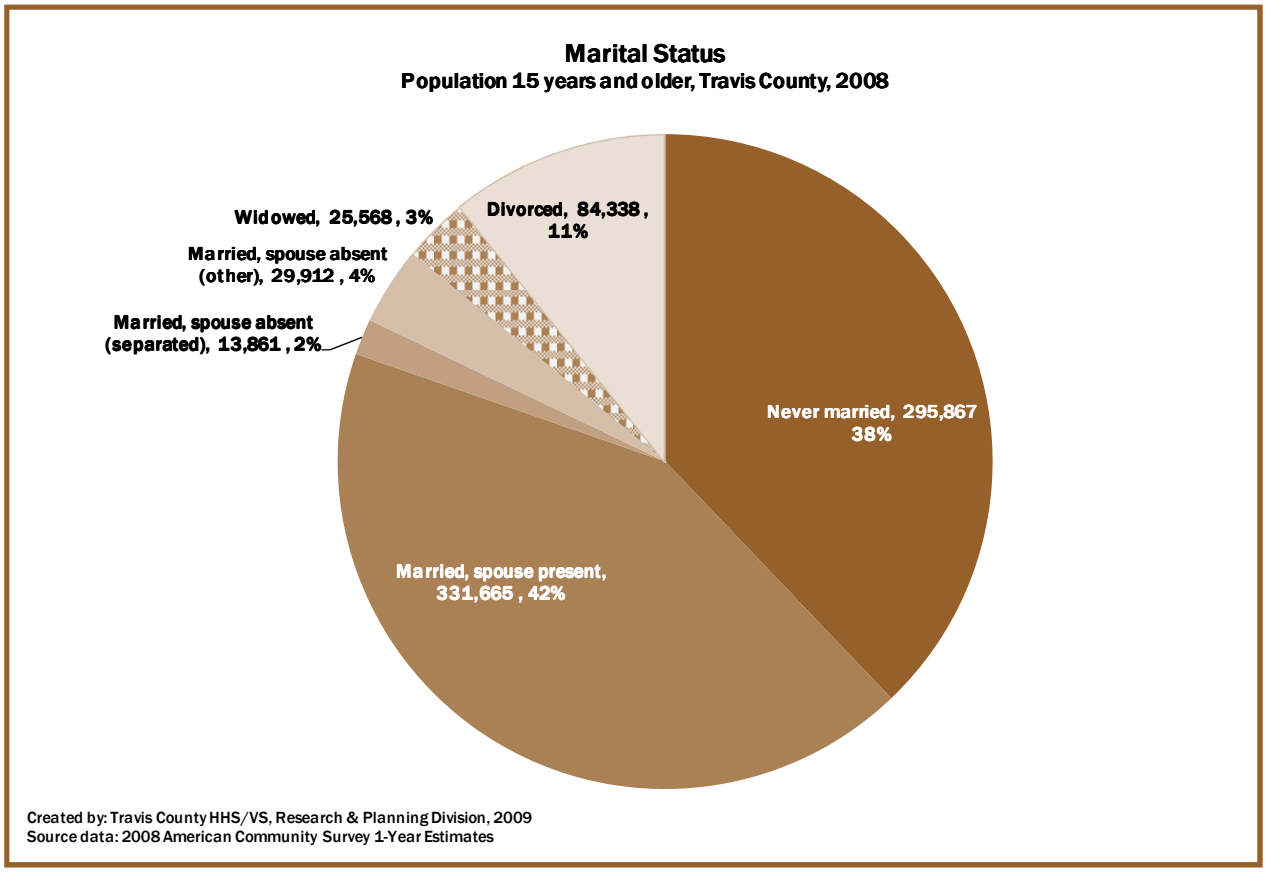
Educational Attainment Level: Travis County continues to have a highly educated population. In comparison to state and national figures, proportionately more Travis County residents have a college degree, and proportionately fewer lack a high school diploma.

- 43% of Travis County residents have Bachelor's degree or higher, compared with 25% of Texans and 28% of Americans.
- 14% of Travis County residents report having less than a high school diploma or equivalency compared with 20% of Texans and 15% of Americans.

College or Graduate School Enrollment[1]: About 12% of Travis County's population is enrolled in college or graduate school. This compares with about 8% of the Texas population and 9% of the U.S. population.

[1] These statistics include individuals enrolled in school which advances a person toward a college, university or professional school (law or medicine) degree. They do not include people enrolled in vocational, technical, or business school. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 91.)

Marital Status



Marital Status by Sex: In Travis County, 42% of the population identifies as currently married, spouse present. This rate is nearly the same for women (42%) and men (43%). However in other categories there are more notable differences between the sexes:

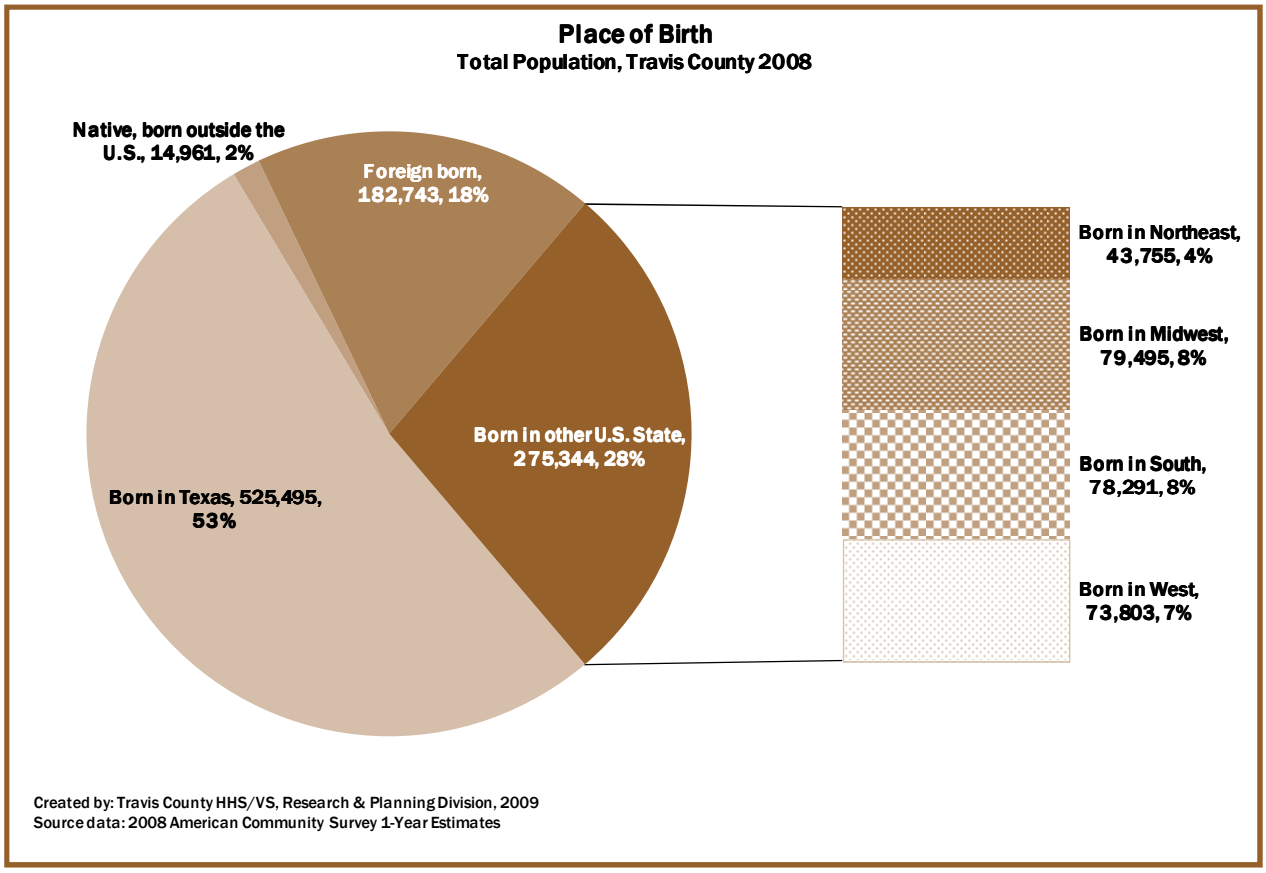
- Women were more likely than men to be separated, widowed or divorced
- Men were more likely than women to have never been married or identify their marital status as married, spouse absent (other)

Geographic Comparison: Compared to state and national figures, Travis County residents are more likely to have never been married, less likely to be currently married, and less likely to be widowed.

- 38% of Travis County residents have never been married compared to 30% of Texans, and 31% of Americans.
- 46% of Travis County residents are married[2] compared to 51% of Texans and 50% of Americans.
- 3% of Travis County residents are widowed compared to 6% of Texans and 6% of Americans.

[2] Includes "married, spouse present" and "married, spouse absent (other)." Does not include "married, spouse absent (separated)."

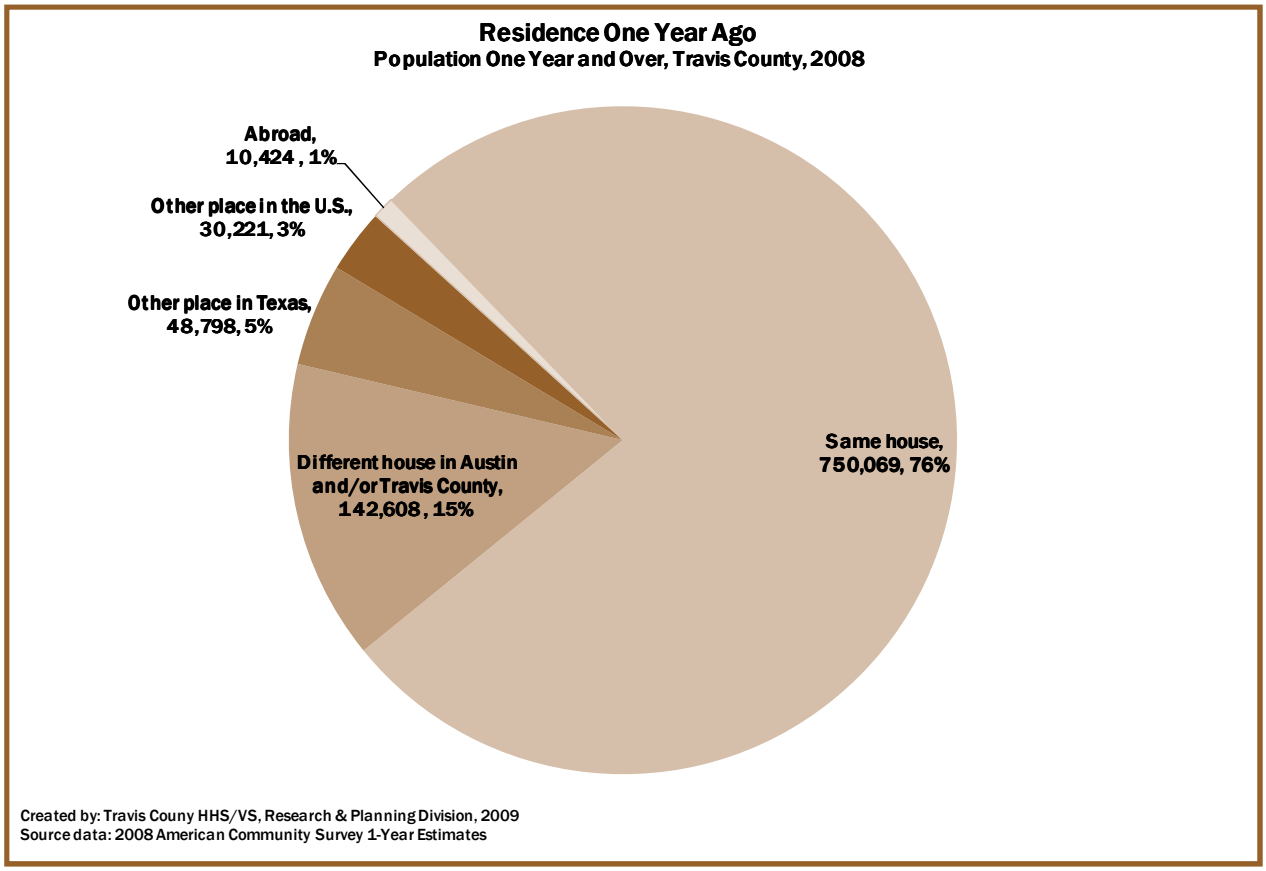
Place of Birth



Place of Birth for the Travis County Population: About half of Travis County residents (54%) were born in Texas, roughly a quarter (27 %) were born in another state (most commonly in the southern or Midwestern regions of the U.S.), and about 18% of residents are foreign born.

Geographic Comparison: In comparison to state and national averages, Travis County residents are:

- *Less likely to have been born in their current state of residence*. 53% of Travis County residents were born in their state of residence compared with 61% of Texans and 59% of Americans. However, the proportion of Travis County residents born in Texas is relatively similar to most other major metropolitan counties in the state (55% of current Dallas County residents, 53% of Harris County residents and 55% of Tarrant County residents were born in Texas.)
- *More likely to be foreign born;* 18% of Travis County residents are foreign born compared with 16% of Texans, and 13% of Americans. However, Travis County has a proportionately smaller foreign-born population than both Dallas and Harris Counties where immigrants comprise nearly a quarter of the population.



Place of Residence One Year Ago for Current Travis County Residents: In 2008, about 91% of the Travis County population had lived in the Austin/Travis County community one year before, while 9% of the population was newly arrived, or returning to Austin/Travis County from elsewhere.

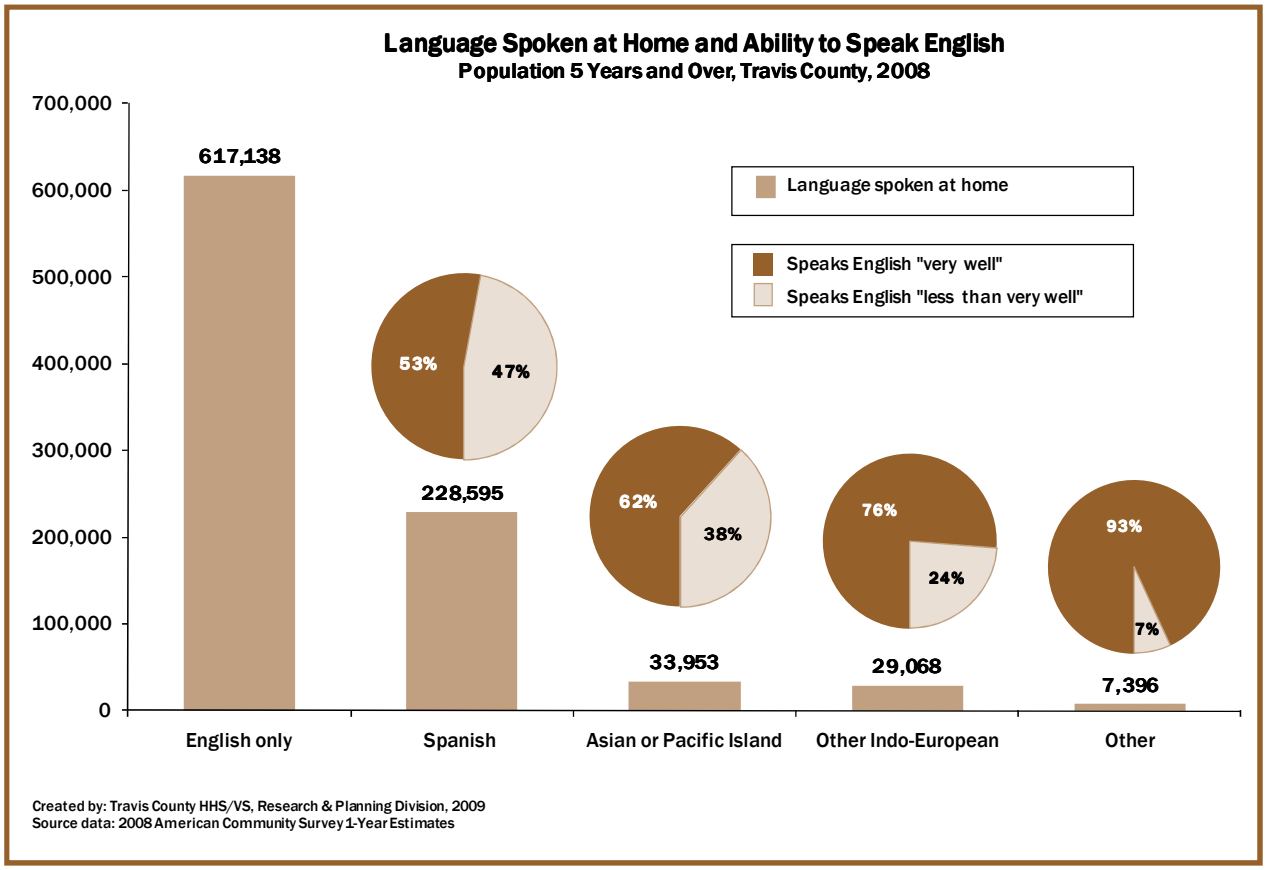
Geographic Comparison: Compared to Texas and U.S. averages, Travis County residents are more likely to be living in a location other than their current residence one year ago.

Place of Residence One Year Ago
Population One Year and Over, Travis County, 2008

	Travis	Texas	U.S.
Same house	76.4%	81.7%	84.4%
Different house in same city/county	14.5%	11.0%	9.3%
Other city/county in same state	5.0%	4.3%	3.3%
Other city/county in a different state	3.1%	2.2%	2.4%
Abroad	1.1%	0.8%	0.6%

Note: Due to rounding, figures may not add to 100%.
Created by: Travis County HHS/VS Research & Planning Division, 2009
Source data: 2008 American Community Survey 1-Year Estimates

Language



Languages Spoken at Home: Nearly one-third of the Travis County population (33% or 299,012 residents) speaks a language other than English at home. In comparison, 20% of U.S. residents and 34% of Texans speak a language other than English at home.

Ability to Speak English: 57% of Travis County residents who speak a language other than English at home also speak the English language "very well"; about 43% speak English "less than very well."

Trends to Watch: Overall, the number and share of Travis County residents speaking a language other than English at home has grown since 2000 (from 29% or 216,164 in 2000 to 33% or 299,012 in 2008).

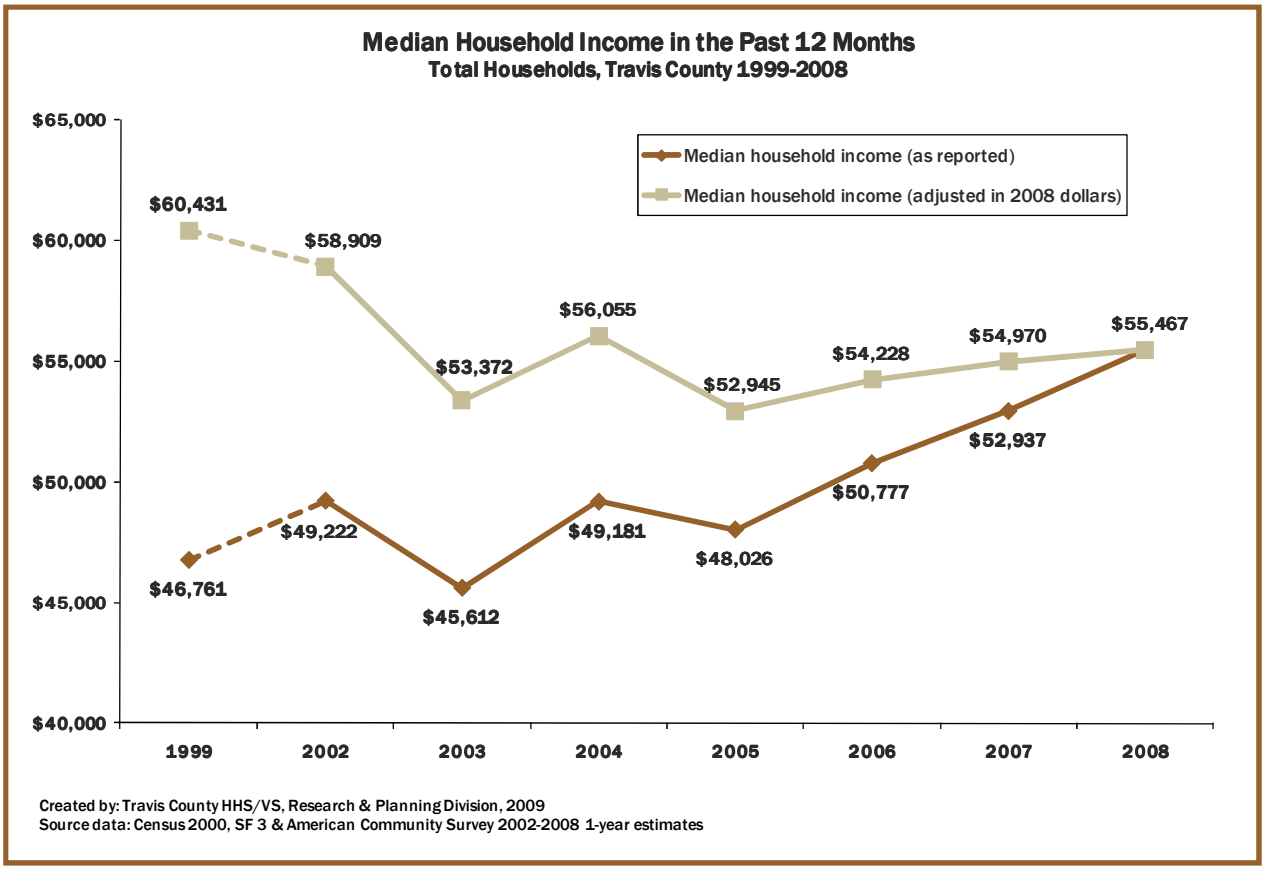
Linguistic Isolation[3]**:** 8% of all Travis County households (31,156 households) are linguistically isolated. More than 80% of linguistically isolated households speak Spanish (about 25,526 households) and about 3,500 speak Asian or Pacific Islander languages (11%).

[3] A linguistically isolated household is one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English "very well." In other words, all members 14 years old and over have at least some difficulty with the English language. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 72.)

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Median Income



Median Household Income: Although the reported median income has risen overall since 1999 (the dark line on the chart above), once adjusted for inflation[4] (indicated by the lighter line on the chart above), the actual value of Travis County's median household income was almost $5,000 lower in 2008 than in 1999.[5]

Geographic Comparison: Since 1999, the median household income in Travis County has consistently exceeded that of the U.S. and Texas. However, the county's median household income is falling at a faster rate than the nation or state. Subsequently, the difference in median income between the county and state/nation is shrinking.

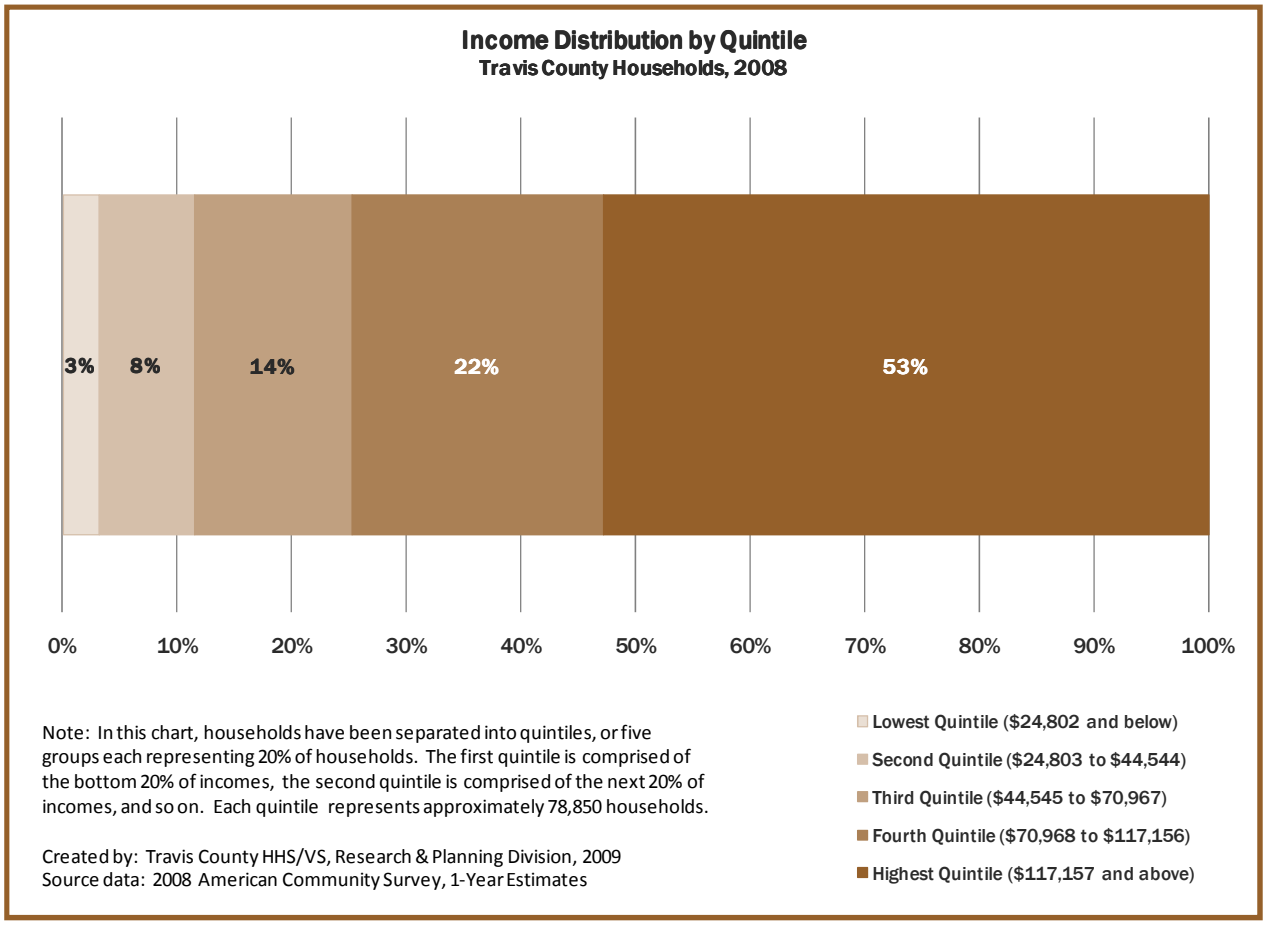
Median Household Income (in 2008 Inflation-Adjusted Dollars)
Travis County, Texas and U.S., 1999 and 2008

	Travis County	Texas	U.S.
Median Household Income 1999	$60,431	$51,599	$54,270
Median Household Income 2008	$55,467	$50,043	$52,029
Percent Change between 1999 and 2008	-8%	-3%	-4%

Created by: Travis County HHS/VS Research & Planning Division, 2009
Source data: Census 2000, SF 3 & American Community Survey 2008, 1-Year Estimates

[4] Inflation adjustment calculation based on Consumer Price Index at: ftp://ftp.bls.gov/pub/special.requests/cpi/cpiai.txt
[5]The 2000 Census reflects income earned during calendar year 1999. However, the ACS is a monthly survey that asks how much income was earned during the past 12 months. Consequently, a person answering the question in January 2008 would answer based on income earned between January 2007 and December 2007, and a person answering the questions in December 2008 would respond based on income earned between December 2007 and November 2008.

Household Income Distribution



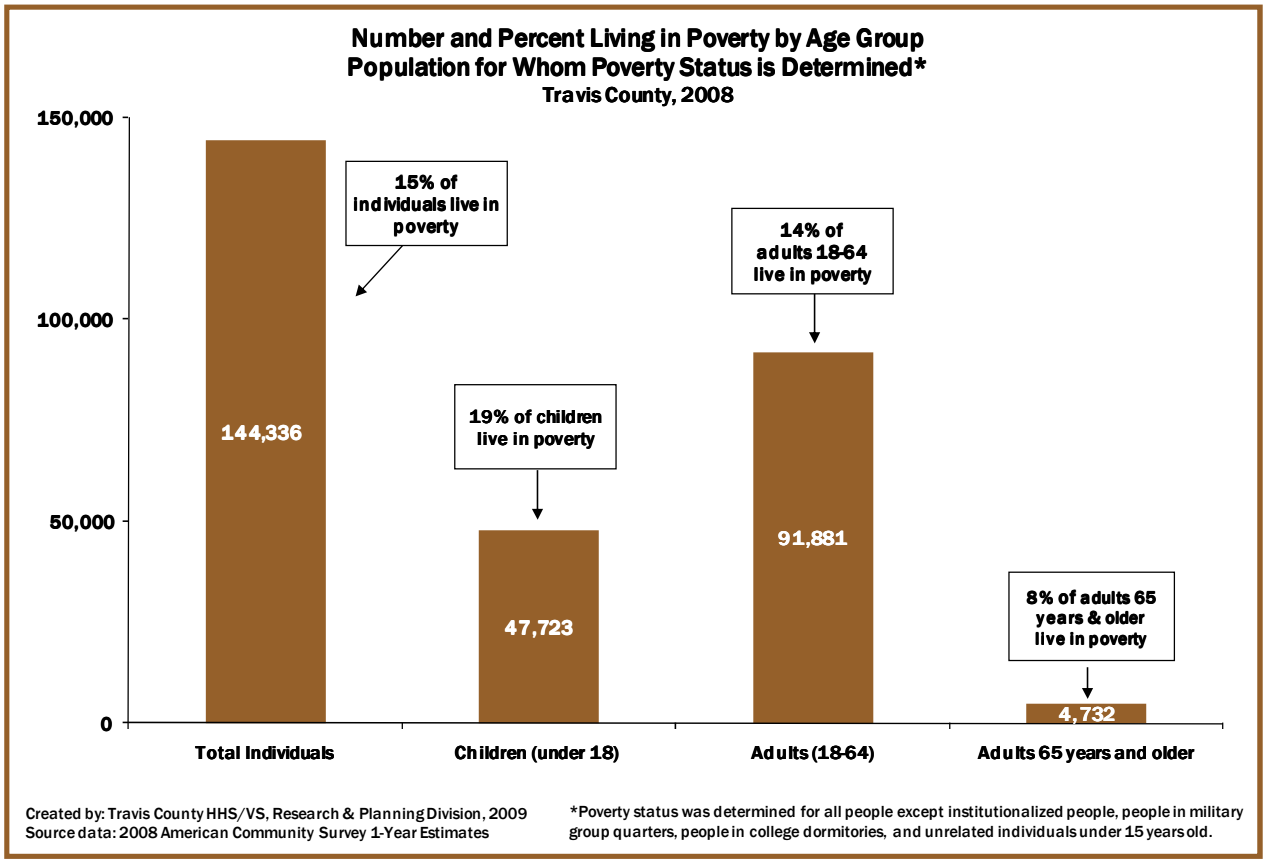
To assess income distribution, we have separated households into quintiles (five groups each representing 20% of households). In 2008, there were about 78,850 households in each quintile for Travis County.

The bottom 20% of households represent about 3% of the county's income, while the top 20% of households represent over half of the county's income. In fact, the top 5% of households have incomes of $223,414 or higher, and they represent fully one-quarter (25%) of Travis County's income.[6]

Geographic comparison: Travis County's income quintile distribution is relatively similar to that of the U.S. and Texas. However, the upper limits of each quintile (i.e. the upper end of the income range for each quintile) are higher for Travis County than those of the U.S. and Texas. This is another indicator of Travis County's higher incomes relative to the state and the nation, across the entire income distribution spectrum.

[6] For shares of household income by quintiles, negative incomes are converted to zero for these measures. These measures are the aggregate household income in each quintile as a percentage of the total aggregate household income. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 58.)

Poverty (Individuals)



Poverty Rate Trends: Travis County's poverty rates among individuals (15%) and children (19%) remain higher than in 1999 (Census 2000), when 13% of individuals and 14% of children lived below the poverty threshold.[7] The poverty rates for Travis County individuals and children have remained relatively stable for the last few years.

Poverty Estimates and Rates among Individuals and Children
Travis County, 1999-2008

	1999	2002	2003	2004	2005	2006	2007	2008
Individuals in Poverty	99,388	122,607	116,231	106,765	135,240	137,687	141,223	144,336
Individual poverty rate	12.5%	14.8%	14.0%	12.6%	15.7%	15.2%	14.7%	14.8%
Children (under 18) in Poverty	27,214	39,712	34,260	27,549	45,524	46,039	45,214	47,723
Child poverty rate	14.3%	19.6%	16.7%	12.9%	21.4%	20.4%	18.7%	19.1%

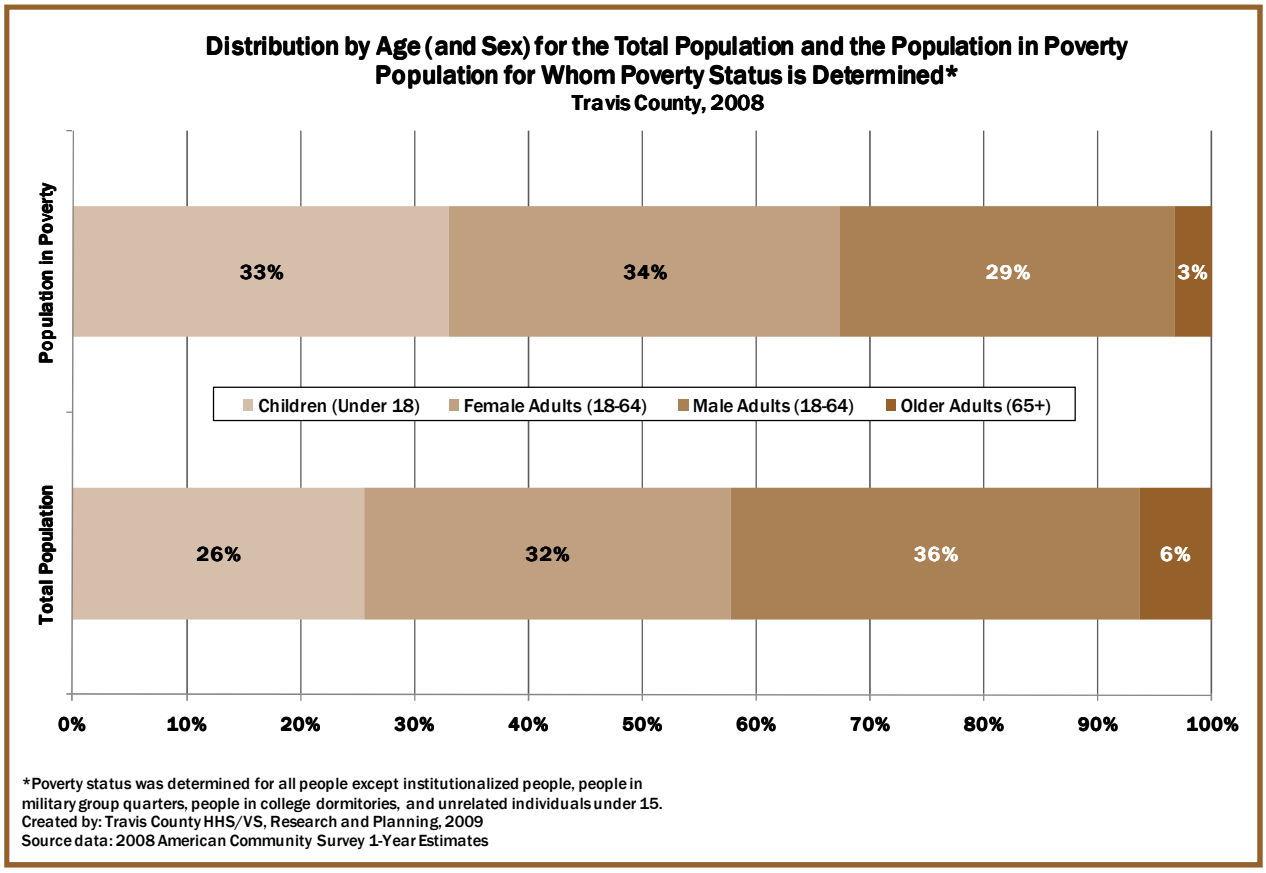
Created by Travis County HHS/VS, Research & Planning Division, 2009. Source data: American Community Survey 1-Year Estimates 2002-2008, Census 2000.

Geographic Comparison: Travis County has a higher poverty rate (15%) than the US (13%), but a lower rate than Texas (16%). Specific comparisons for select subpopulations include:

- A slightly higher child poverty rate (19%) than the U.S. (18%) but a lower rate than Texas (23%)
- Nearly the same adult poverty rate (14%) as Texas (13%) and slightly higher than the U.S. (12%).
- A lower poverty rate among older adults (8%) than the nation (10%) and the state (12%).

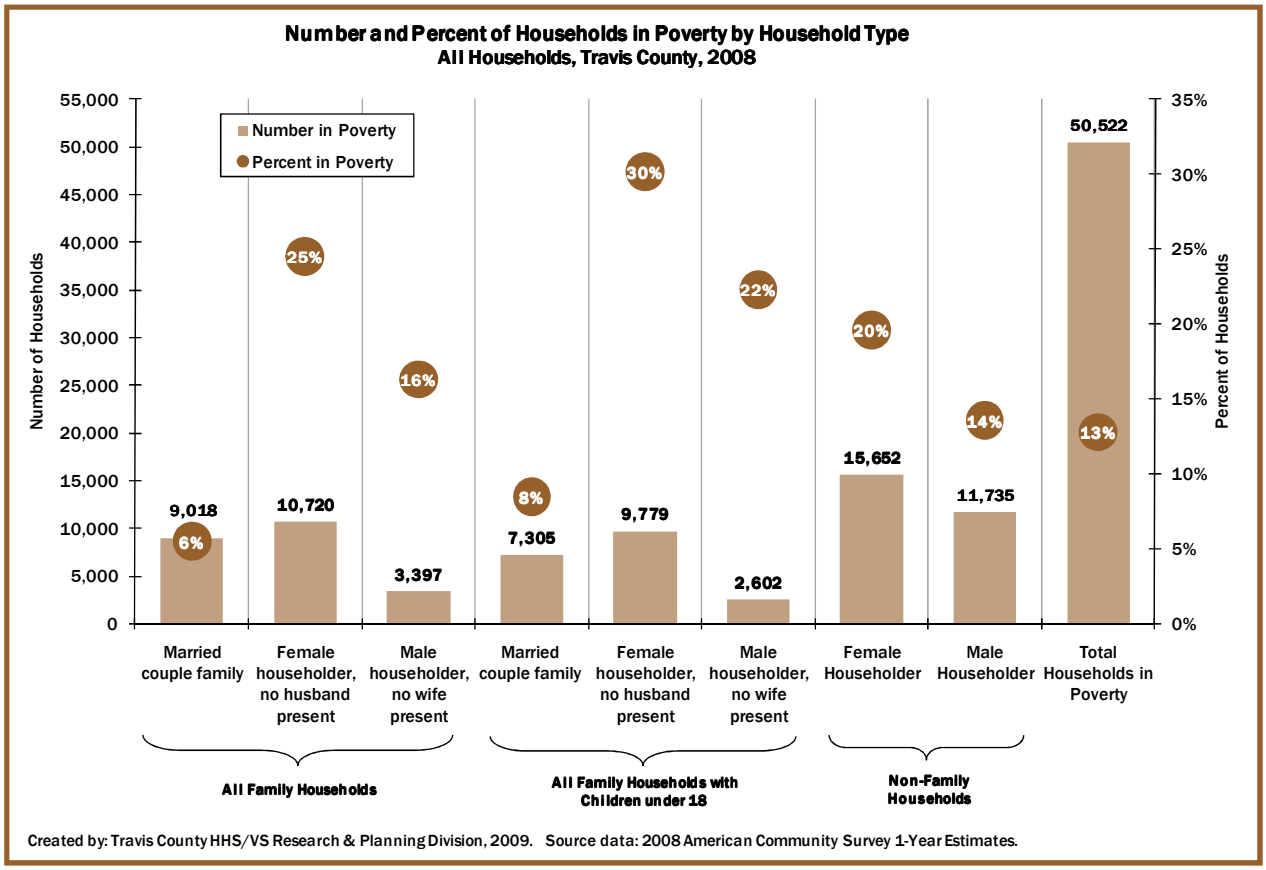
[7] The Census Bureau uses poverty thresholds as denoted in the Office of Management and Budget's (OMB) Statistical Policy Directive 14. These thresholds consider family size and composition when determining whether an individual is living in poverty and can be found at: http://www.census.gov/hhes/www/poverty/threshld/thresh08.html

Poverty (Individuals)



Age and Sex Distribution of Individuals in Poverty: Children and female adults are disproportionately represented among the poor, with the overrepresentation being especially prominent among children. (Children make up one-quarter of the total Travis County population, but comprise nearly one-third of those living in poverty.)

Poverty (Households)



Household Poverty Rate: In 2008, an estimated 50,522 Travis County households (13%) have incomes that fall below the poverty threshold. These figures are virtually the same as the number (49,984) and rate (13%) of households living in poverty in 2007.

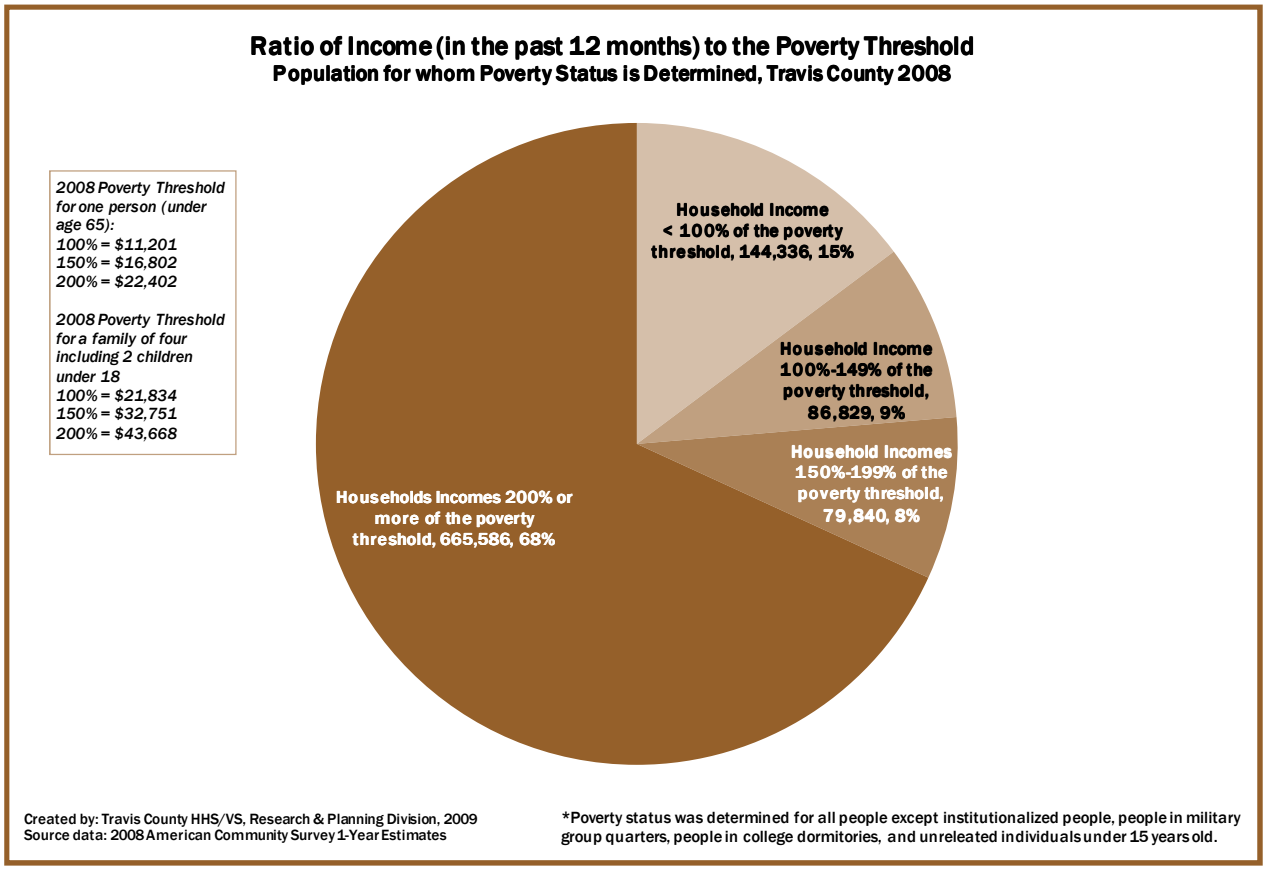
Household Poverty Rates and Household Type: Female headed households have the highest poverty rates in the county. In 2008, single female headed households with children had a poverty rate (30%) that is more than three times higher than the rate for married couples with children (9%) and significantly higher than that of single male headed households with children (22%).

Geographic Comparison: The Travis County household poverty rate (13%) is the same as that of the U.S., but slightly lower than that of Texas (15%).

Travis County Family Poverty Rates: Travis County's family poverty rate[8] (10%) is nearly equal to that of the U.S. (10%), but is less than the family household poverty rate for Texas (12%).

[8] The Census Bureau defines a family as a group of two or more people who live together and who are related by birth, adoption, or marriage. The Bureau defines a household as all persons who occupy a housing unit as their usual place of residence.

Income to Poverty Ratio



Ratio of Household Income in the Past 12 Months to the Poverty Threshold[9]**:** In Travis County an estimated 144,336 individuals (15% of the total population) live in households with incomes below the poverty threshold. Nearly a third (32%) of Travis County residents, or an estimated 311,005 individuals, live at or below 200% of the poverty threshold.

Geographic Comparison: The table below shows the ratios of income to poverty in Travis County, Texas and the nation as a whole.

Ratio of Income (in the past 12 months) to the Poverty Threshold
Travis County, Texas, & U.S., 2008

	Travis County	Texas	U.S.
Income < 100% of the poverty threshold	15%	16%	13%
Income 100%-199% of the poverty threshold	17%	21%	18%
Incomes 200% or more of the poverty threshold	68%	64%	69%

Created by: Travis County HHS/VS, Research & Planning Division, 2009. Source data: 2008 American Community Survey 1-Year Estimates.

[9] The Census Bureau uses poverty thresholds as denoted in the Office of Management and Budget's (OMB) Statistical Policy Directive 14 (Census Bureau's website: http://www.census.gov/hhes/www/poverty/povdef.html). These thresholds consider family size and composition when determining whether an individual is living in poverty and can be found at: http://www.census.gov/hhes/www/poverty/threshld/thresh08.html.

Receipt of Public Benefits

Households Receiving Public Benefits, Travis County, 2008						
	Travis County		Texas		U.S.	
	Number of Households	Percent of all Households	Number of Households	Percent of all Households	Number of Households	Percent of all Households
Households with Supplemental Security Income (SSI)	7,466	**1.9%**	271,930	**3.2%**	3,935,960	**3.5%**
Households with Public Assistance Income	3,780	**1.0%**	131,474	**1.6%**	2,638,470	**2.3%**
Household that received Food Stamps in the past 12 months	26,027	**6.6%**	797,298	**9.5%**	9,769,112	**8.6%**

Created by: Travis County HHS/VS, Research & Planning Division, 2009.

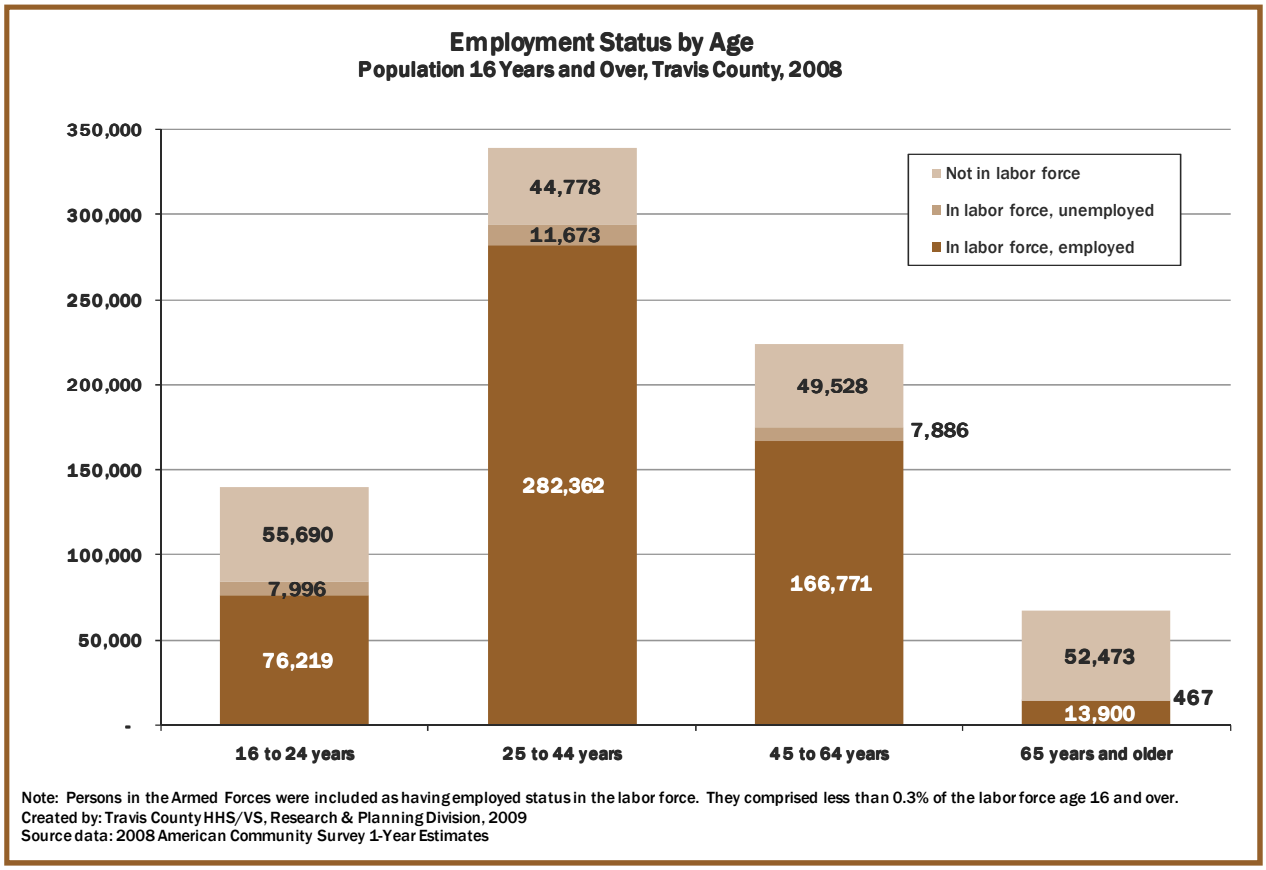
Source data: 2008 American Community Survey 1-Year Estimates

Receipt of Benefits over Time: The share of Travis County households receiving these benefits has remained relatively stable since 2004. In 2008, about 7% of Travis County households received Food Stamps, 2% received Supplemental Security Income, and 1% received Public Assistance Income[10].

Geographic Comparison: Compared to Texas and the U.S., proportionately fewer Travis County households receive all three of these types of public benefits.

[10] Supplemental Security Income (SSI) is a nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals. Public Assistance Income includes general assistance and Temporary Assistance to Needy Families (TANF), and does not include SSI, noncash benefits such as Food Stamps, or separate payments received for hospital or other medical care (vendor payments). (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 56.)

Employment and Age



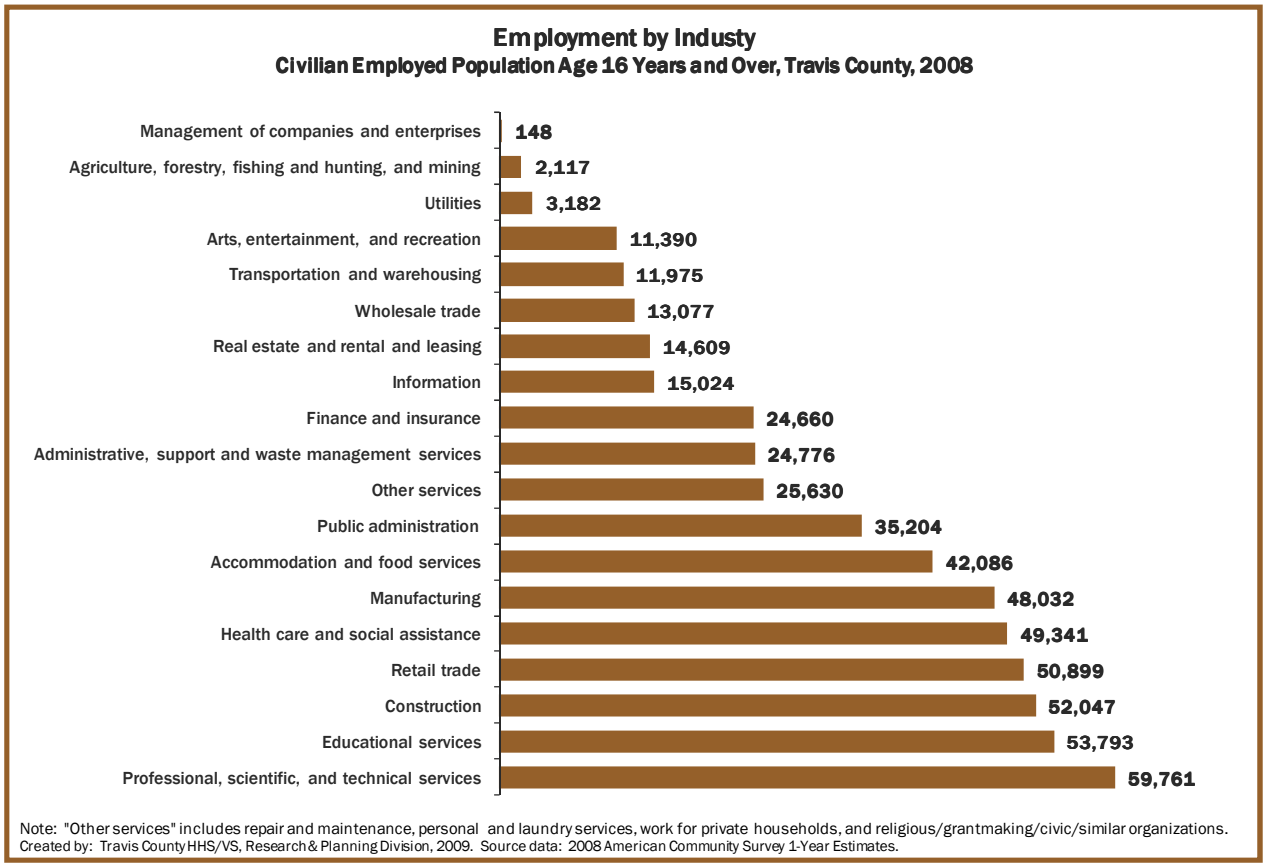
Note: Persons in the Armed Forces were included as having employed status in the labor force. They comprised less than 0.3% of the labor force age 16 and over.
Created by: Travis County HHS/VS, Research & Planning Division, 2009
Source data: 2008 American Community Survey 1-Year Estimates

Travis County's Labor Force: In total, 74% of Travis County's population over age 16 (about 567,000 people) is in the labor force. Approximately 28,000 of them were unemployed in 2008.

Labor Force by Age: Individuals between the ages of 25 and 44 constitute the majority (52%) of Travis County's labor force. The 45 to 64 age group comprises 31% of the labor force, followed by the 16 to 24 age group (15%), and finally those age 65 and older (3%).

Unemployment by Age: Travis County's overall unemployment rate (which is the percent unemployed of those in the labor force) was 5% in 2008. By age, the unemployment rate is highest, at 9%, for those 16 to 24 years old; 4% for those 25 to 44 years old; 5% for those 45 to 64 years old; and 3% for those 65 years and older.

Employment by Industry

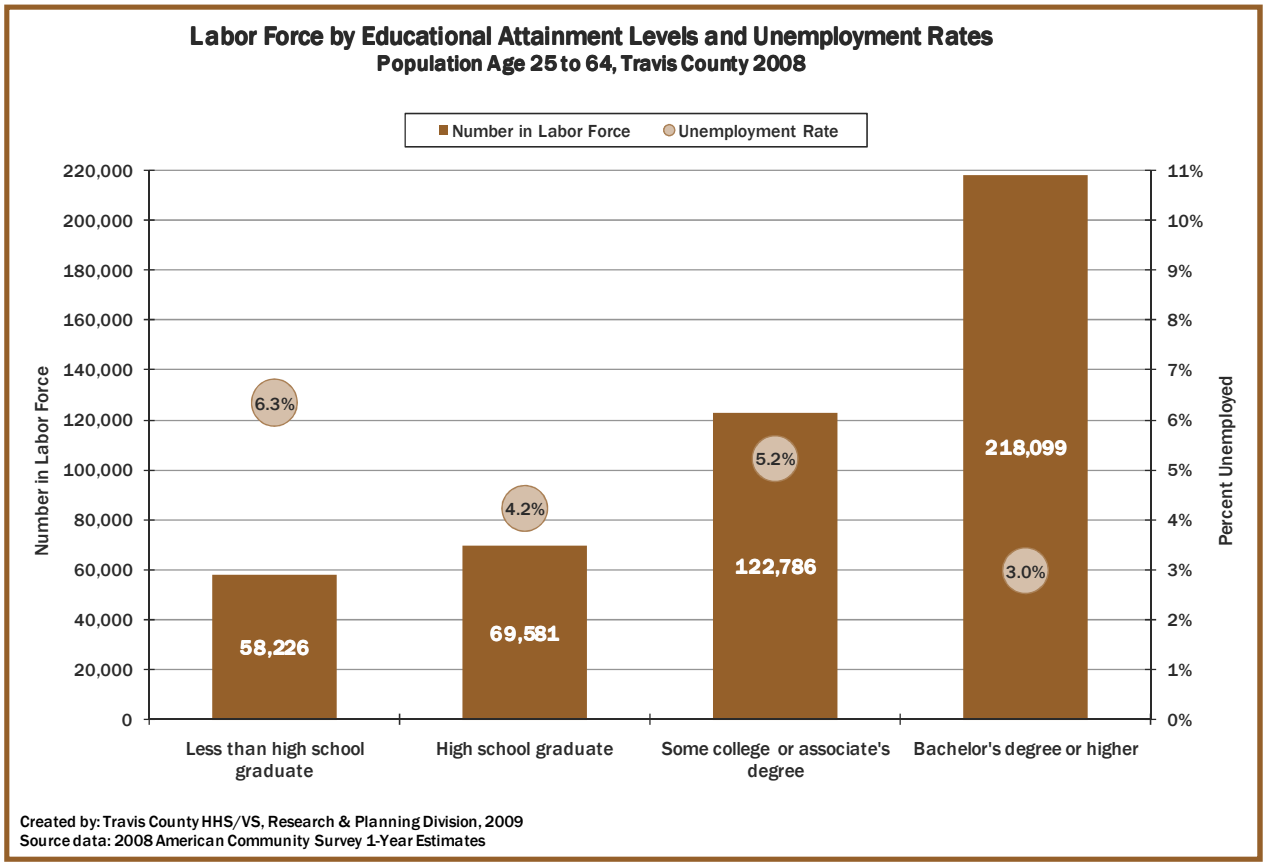


Industries: In 2008, almost half (49%) of Travis County's civilian employed population age 16 and over was employed in the following five industries: professional/scientific/technical services, educational services, construction, retail trade, and health care and social assistance.

Occupations: By occupation, the majority (57%) of Travis County works in: professional and related occupations (27%); management, business and financial operations occupations (18%); and office and administrative support occupations (12%).

Geographic Comparison: Compared to four other metropolitan counties in Texas (Bexar, Dallas, Harris, and Tarrant counties), Travis County's labor force has higher shares of workers in the following industries: public administration, and professional, scientific and technical services.

Employment and Education

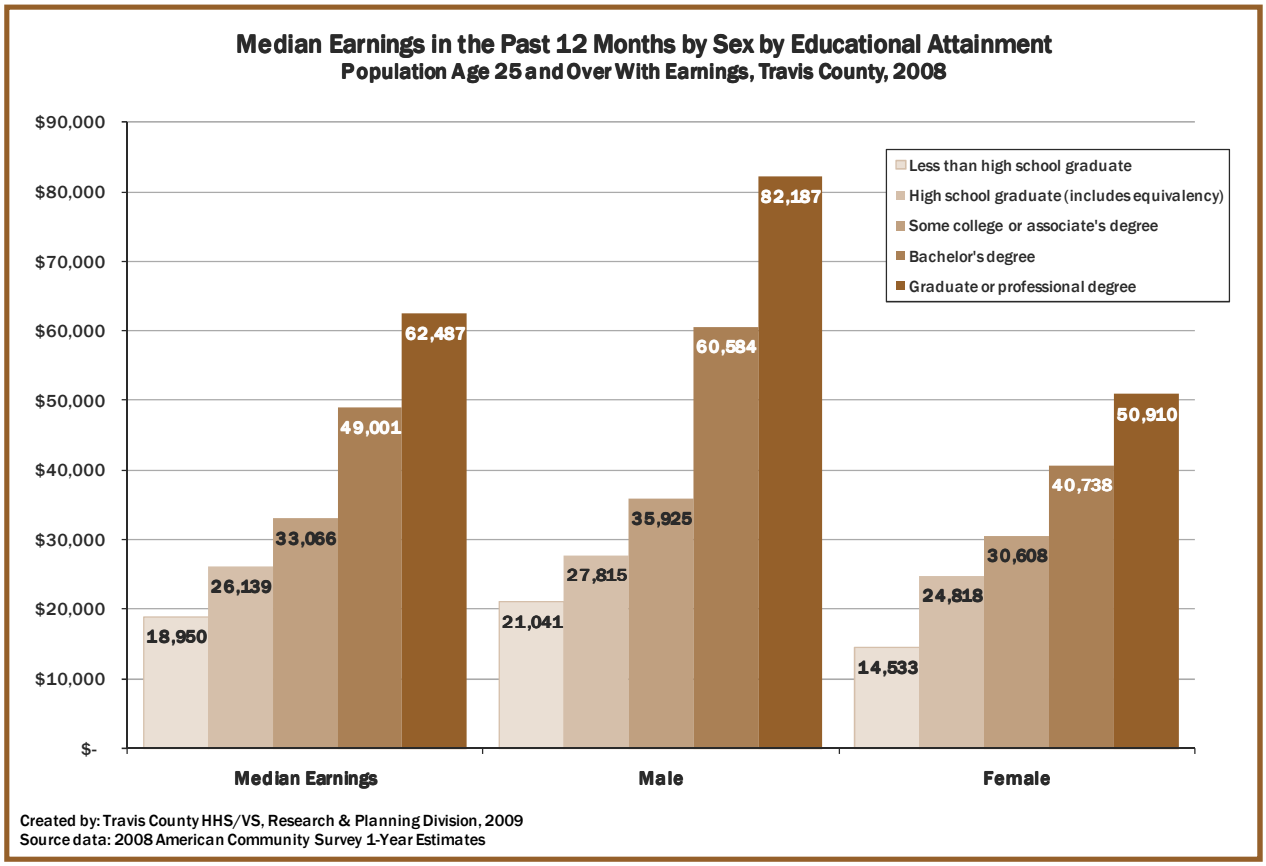


Educational Attainment in the Labor Force: Among Travis County workers between the ages of 25 and 64, almost half (47%) have a bachelor's degree or higher, and about one-quarter (26%) have some college or an associate's degree. High school graduates comprise 15% of the labor force, and the remaining 12% have less than a high school degree.

Educational Attainment and Employment Rates: Workforce trends generally predict that unemployment decreases as education levels increase. Accordingly, those with the highest educational attainment levels in Travis County also have the lowest unemployment (about 3% unemployment for those with a bachelor's degree or higher), and those with the lowest educational attainment levels have the highest unemployment (6.3% for those with less than a high school degree).

Geographical Comparison: In comparison to Texas and the U.S., Travis County has a very educated workforce. In Travis County, 47% of workers age 25 to 64 have a bachelor's degree or higher, compared to 29% for Texas and 32% for the U.S. at large.

Earnings and Education

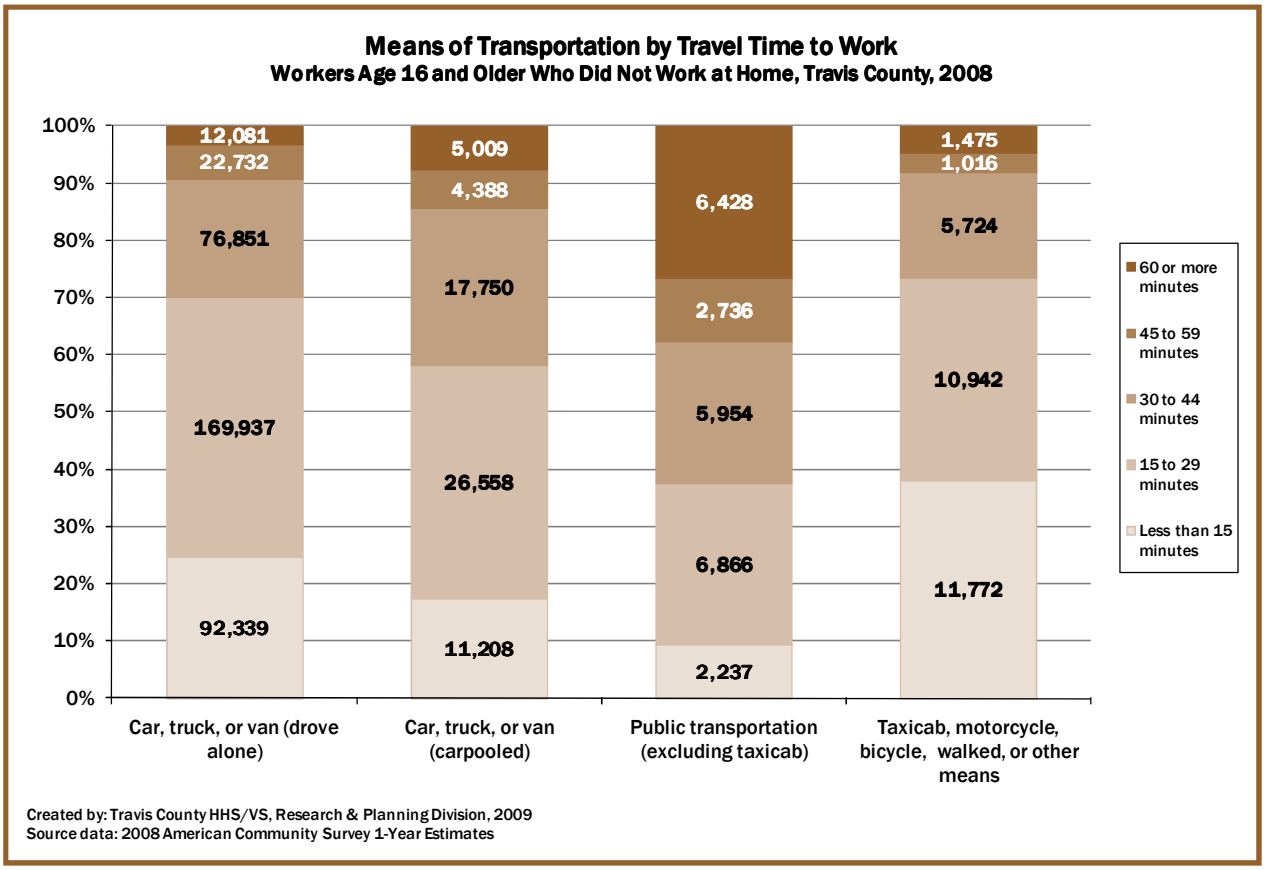


Educational Attainment and Earnings: Educational attainment level and earnings are directly related: As education level increases, earnings also rise. The largest percent increase in 2008 was between those with some college or associate's degree and those with bachelor's degrees (a 48% increase in median earnings).

Earnings and Gender: For Travis County overall, 2008 median earnings[11] were $36,702. However, median earnings for men ($40,737) are higher than those for women ($32,150). This is also true at all levels of educational attainment. The disparity is most evident at the highest and lowest ends of the educational spectrum: For those with less than a high school degree, median earnings for men were 45% higher than those for women; for those with professional degrees, men's median earnings were 61% higher than women's.

Geographic Comparison: Compared to other metropolitan counties in Texas, Travis County's 2008 overall median earnings ($36,702) are slightly higher than those of the counties of Bexar ($30,727), Dallas ($31,257), Harris ($35,255) and Tarrant ($36,312).

[11] The median divides the earnings distribution into two equal parts: one-half of the cases falling below the median and one-half above the median. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 58.)

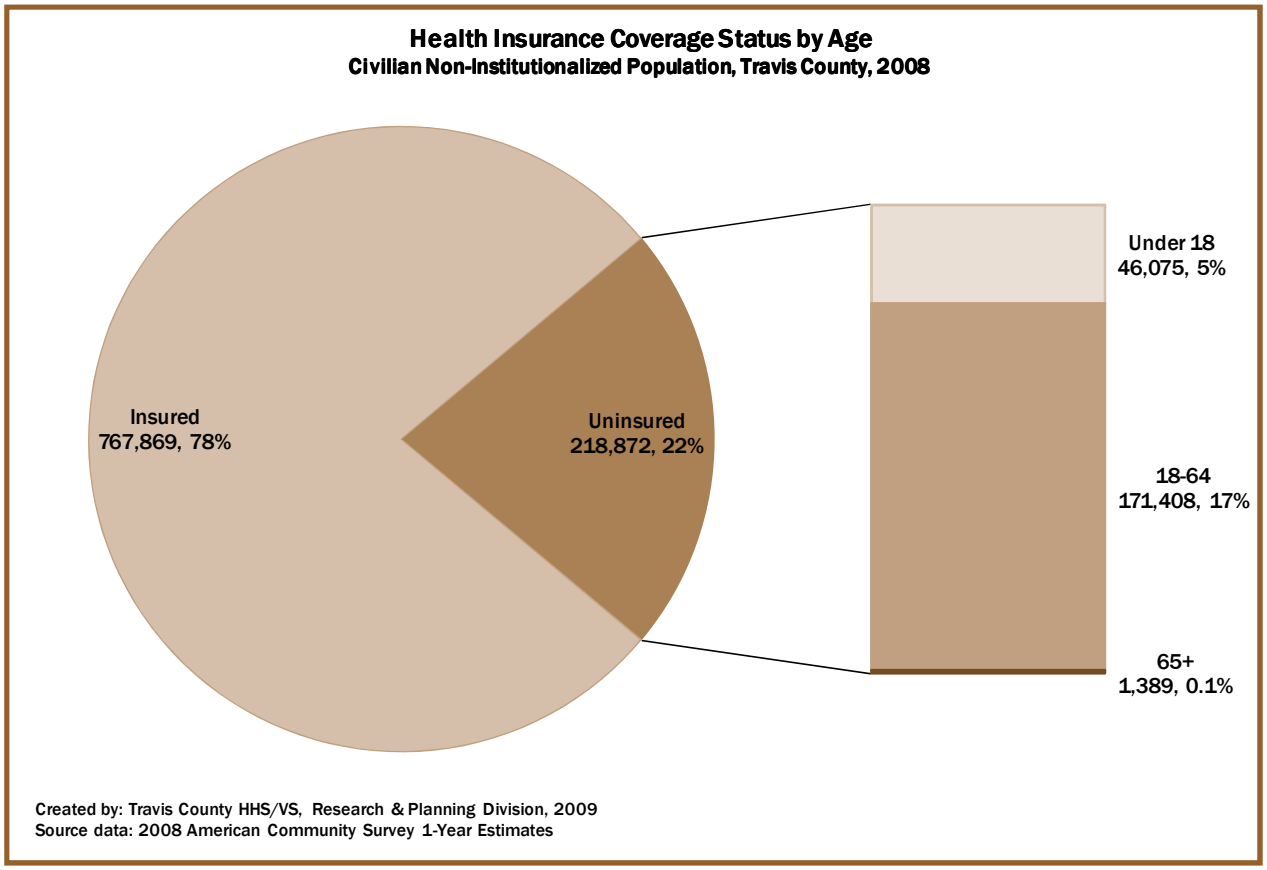


Means of Transportation: The vast majority of Travis County workers aged 16 and older who don't work at home drive to work alone (76% or nearly 374,000 people). Only 13% (approximately 65,000) carpool while just under 5% (about 24,000) use public transportation. The remaining 6% (about 31,000) use other means of transportation, including taxicab, motorcycle, bicycle, and walking.

Geographic Comparison: Travis County's proportions of single drivers, carpoolers, public transportation users and other commuters are similar to those of most other metropolitan areas in Texas, the state as a whole, and to the U.S. population at large. One exception is the use of public transportation in densely populated communities in the state. Travis County has the highest proportion of commuters using public transportation (5%), while Tarrant County has the lowest (1%). Harris, Bexar, El Paso and Dallas average around 3%.

Commute Times: Commuting times in Travis County vary by means of transportation. For those driving alone, the large majority of commutes (70%) are under 30 minutes. Most (58%) trips for carpoolers are under 30 minutes, but 34% are between 30 and 60 minutes. However, for those relying on public transportation, the majority of commutes (62%) are 30 or more minutes in duration. More than one quarter of public transportation commutes are 60 or more minutes in duration.

Health Insurance



In Travis County, 22% of residents do not have health insurance[12]. Of these 218,872 uninsured individuals, most were adults between the ages of 18 and 64.

Geographic Comparison: Travis County's proportion of uninsured residents (22%) is higher than that of the U.S. (15%) but a bit lower than that of Texas as a whole (24%). In fact, Texas has the highest proportion of uninsured in the nation.

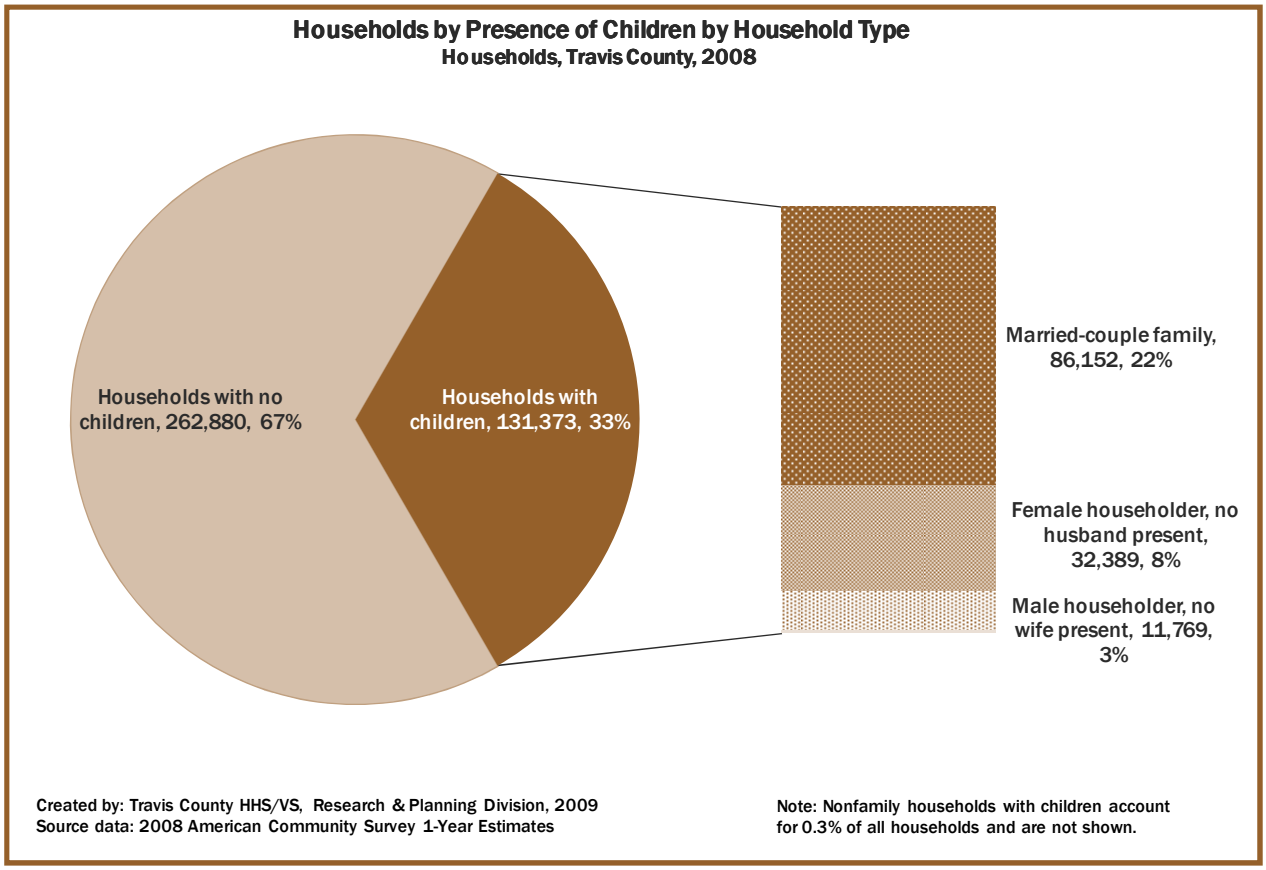
Other major metropolitan counties in the state have a range of uninsured, from 22% in Tarrant and Bexar Counties to considerably higher rates in Dallas (31%) and El Paso Counties (32%).

[12] People were considered insured if they were reported to have at least one of the following: Insurance through a current or former employer or union (of this person or another family member); Insurance purchased directly from an insurance company (by this person or another family member); Medicare, for people 65 and older, or people with certain disabilities; Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability; TRICARE or other military health care; VA (including those who have ever used or enrolled for VA health care). People who had no reported health coverage or those whose only health coverage was Indian Health Service were considered uninsured. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 48-49.)

Housing Characteristics

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Household Type



Households by Presence of Children: About one-third (33%) of Travis County households include children, while the remaining 67% do not. These proportions are similar to those of the nation; however, in comparison to state averages, Travis County households are less likely to include children (39% of Texas households include children).

Households with Children by Household Type: The breakdown of households with children by type is similar across the local, state and national statistics:

Family and Nonfamily Households[13]**:** In 2008, 58% of Travis County households were family households while 42% were nonfamily households. Compared to state and national figures, Travis County households are less likely to be family households (70% of Texas households and 66% of U.S. households were family households).

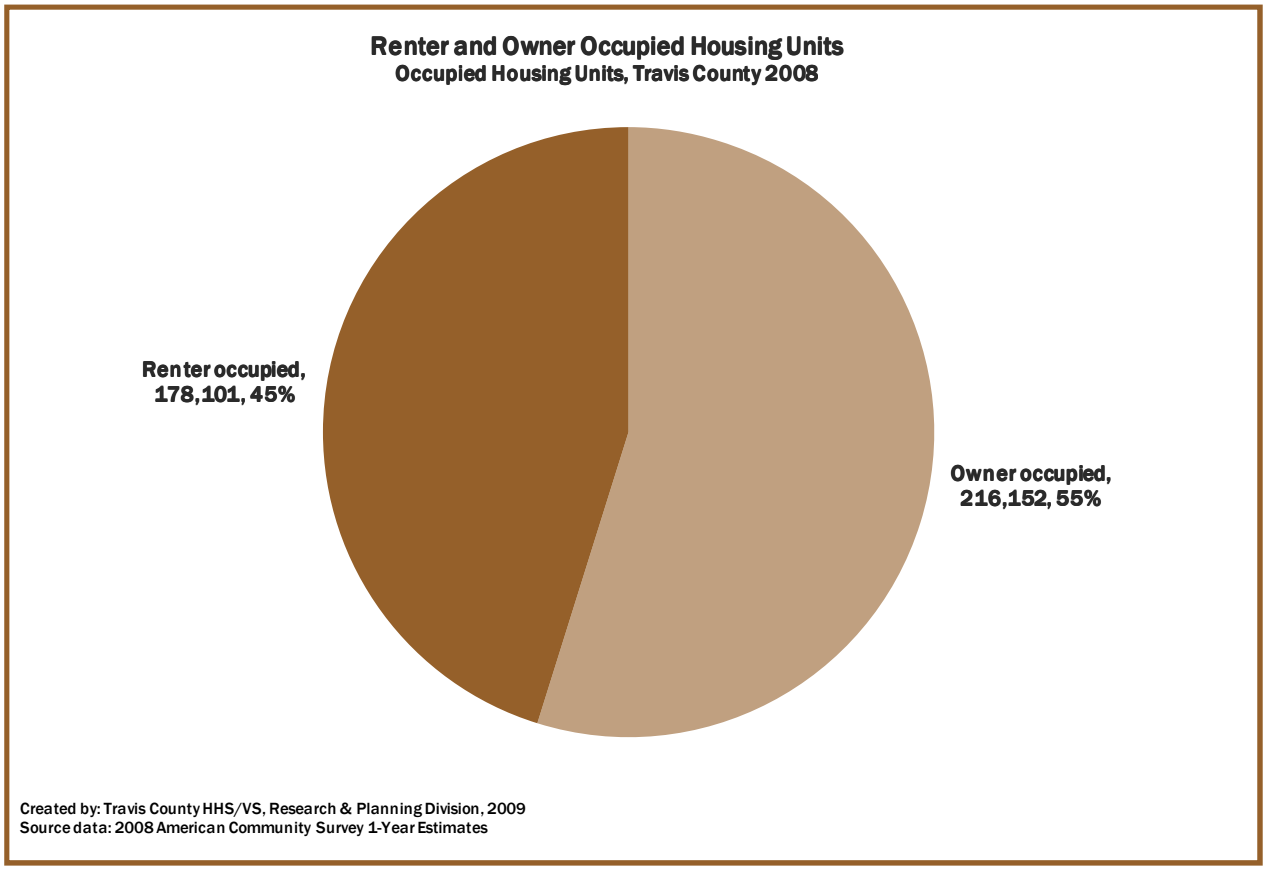
Households with Children by Household Type, Travis County, Texas and U.S., 2008

	Travis County	Texas	U.S.
Married-couple family	65.6%	66.7%	66.0%
Male householder, no wife present	9.0%	7.3%	7.8%
Female householder, no husband present	24.7%	25.3%	25.3%
Nonfamily households	0.8%	0.7%	0.9%

Created by: Travis County HHS/VS, Research & Planning Division, 2009. Source data: 2008 American Community Survey 1-Year Estimates

[13] Family households are households made up of persons related by birth, marriage, or adoption. Nonfamily households are those in which an individual lives alone or with non-relatives only. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 53.)

Housing Tenure

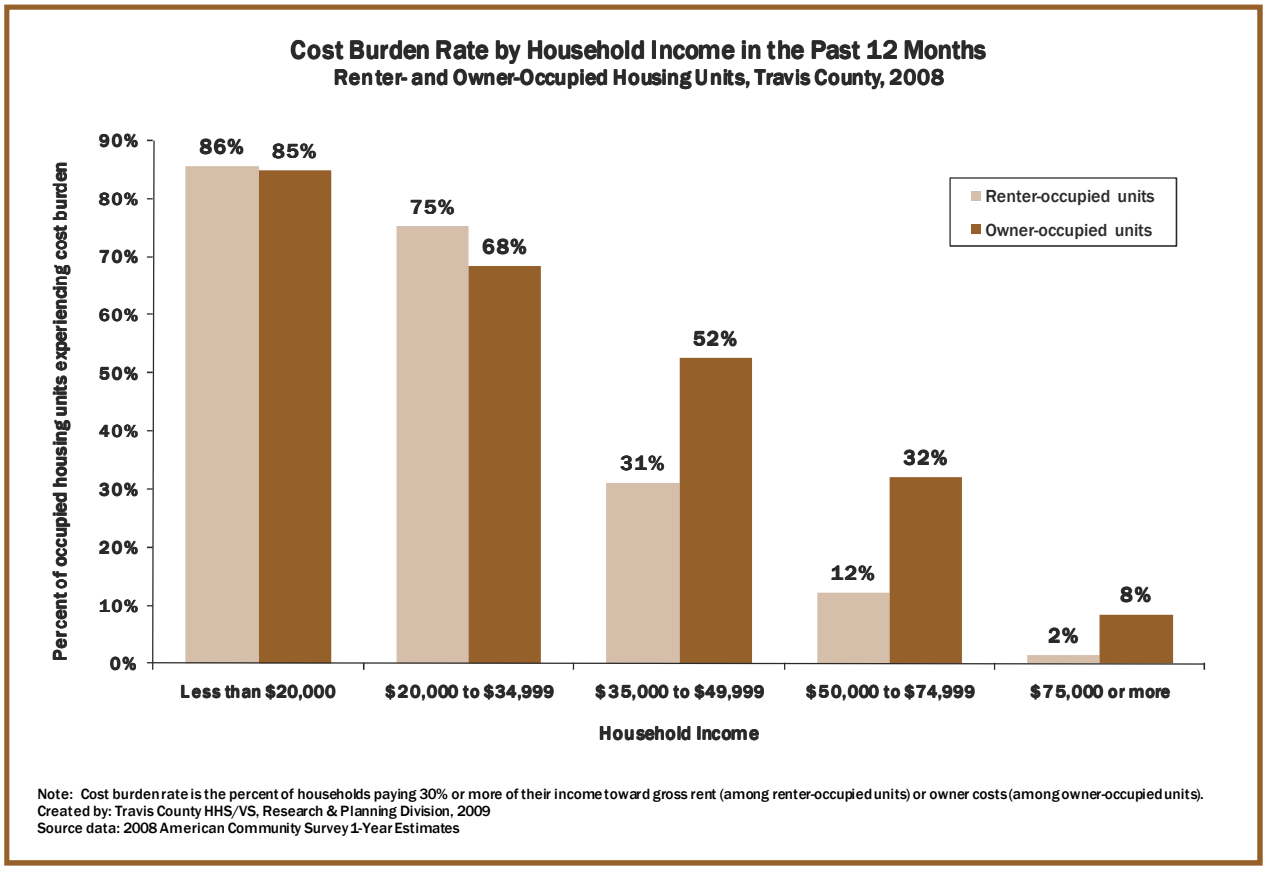


Housing Tenure[14]**:** In 2008, owner-occupied housing units comprised just over half (55%) of occupied units in Travis County. Renter-occupied housing units represented 45%.

Geographic Comparison: Travis County's share of owner-occupied units (55%) is lower than that of the state of Texas (65%) and the total U.S. (67%). Compared to other Texas metropolitan counties, Travis County's share of owner-occupied units is comparable to Dallas County (56%) and Harris County (58%), while Bexar and Tarrant counties both have higher owner-occupancy rates (63% and 64% respectively).

[14] A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.… All occupied housing units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter occupied. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 24-25.)

Cost Burden and Income

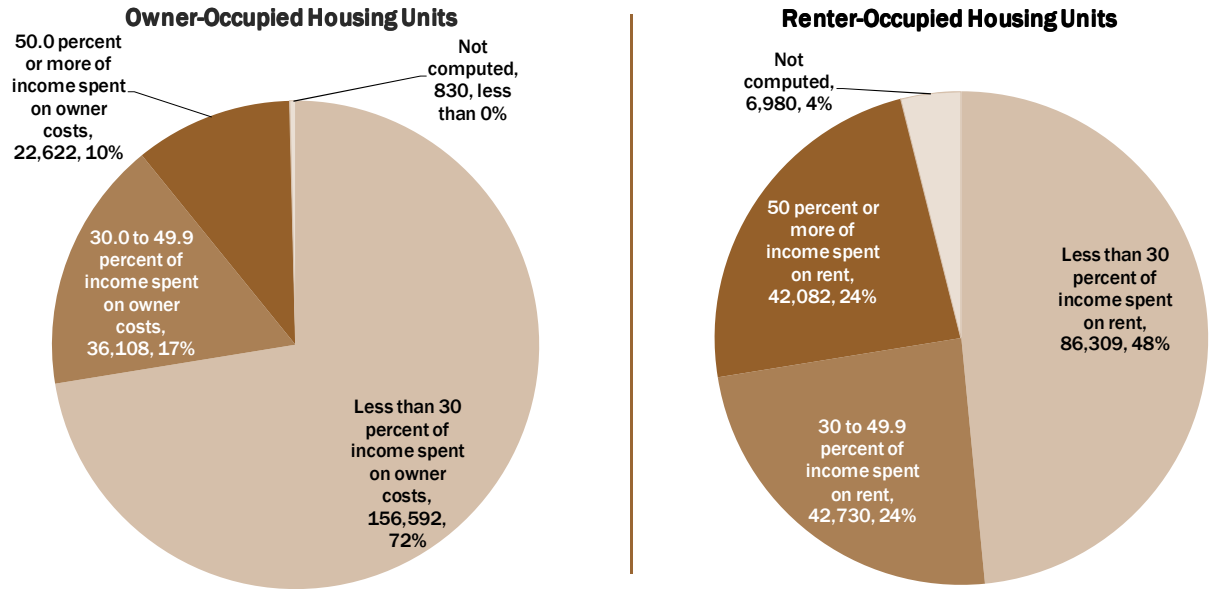


Cost Burden and Household Income: Households spending 30% or more of their household income on housing costs are defined as being cost burdened.[15] Cost burden seems to be associated with income. Among both renters and owners, a higher percentage of lower income households are cost burdened. Accordingly, the higher the income, the lower the cost burdened rate.

Renter Versus Owner Cost Burden: Among renters, households making less than $35,000 have a high risk of being cost burdened, but that risk decreases sharply for households with incomes of $35,000 or greater. For owners, cost burden decreases more gradually as income increases.

[15] See U.S. Department of Housing and Urban Development, http://www.huduser.org/publications/affhsg/worstcase00/app_b.html.

Renter vs. Owner Cost Burden



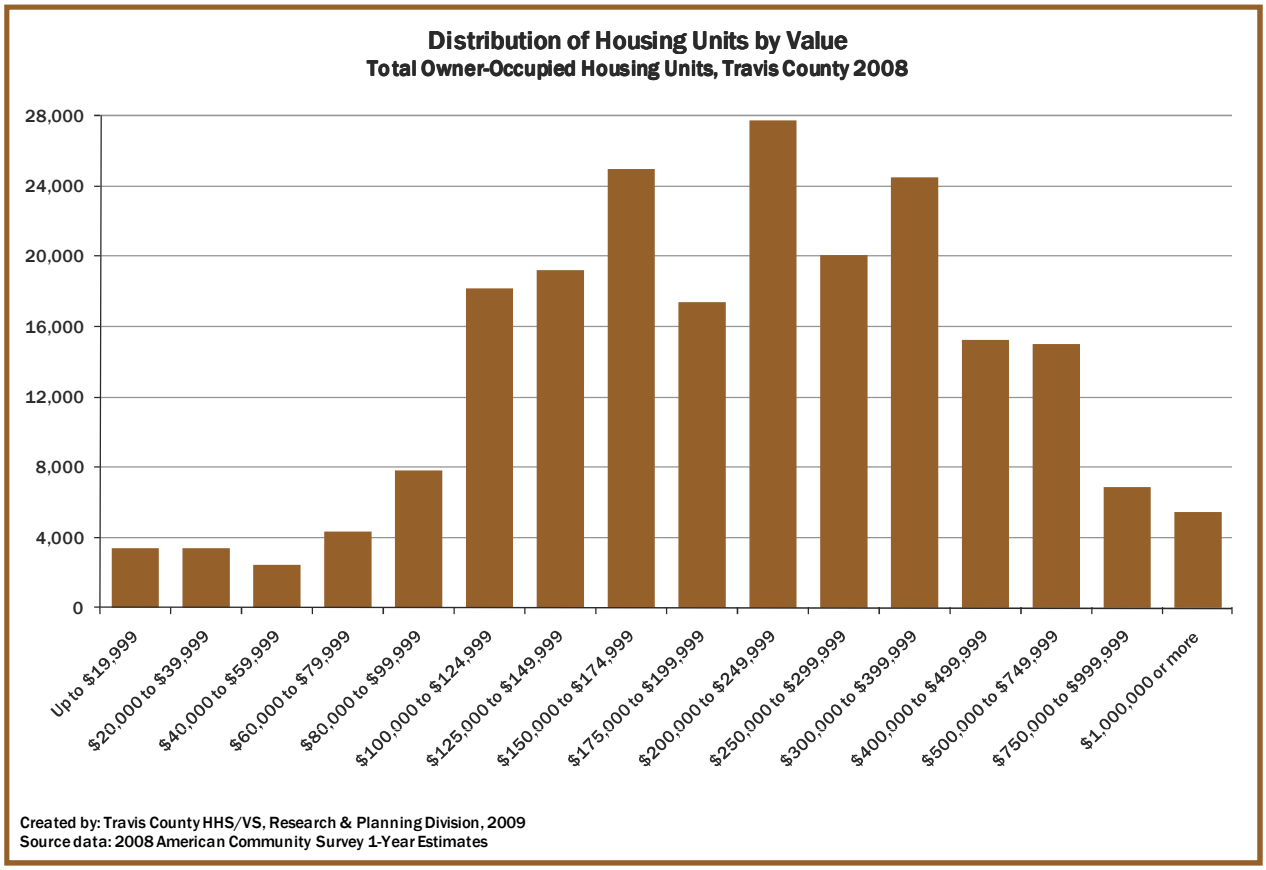
Note: Households spending 30% or more of their income on housing costs have a cost burden; those spending 50% or more on housing costs have a severe cost burden.
Created by: Travis County HHS/VS, Research & Planning Division, 2009
Source data: 2008 American Community Survey 1-Year Estimates

Cost Burden: A large percentage of both renters and owners in Travis County experience a housing cost burden, which is defined as spending 30% or more of household income on housing costs.[16] However, the percent of households that are cost burdened is much higher among renters than owners. 48% of renter households spend 30% or more of their income on rent, and about one quarter (24%) of them spend at least half of their income on rent. Comparatively, 27% of owner households spend 30% or more of their income on housing costs and 10% spend at least half.

Geographic Comparison: Travis County renter households experience similar cost burden rates to those of the nation, the state of Texas, and other metropolitan counties in Texas (Bexar, Dallas, El Paso, Harris and Tarrant counties). Travis County owner households' cost burden rate (27%) is slightly lower than that of the nation (31%), but slightly higher than that of the state of Texas (25%). As compared to other Texas metropolitan counties, the cost burden rate among Travis County owners falls in the middle of the spectrum.

[16] See U.S. Department of Housing and Urban Development, http://www.huduser.org/publications/affhsg/worstcase00/app_b.html.

Housing Values

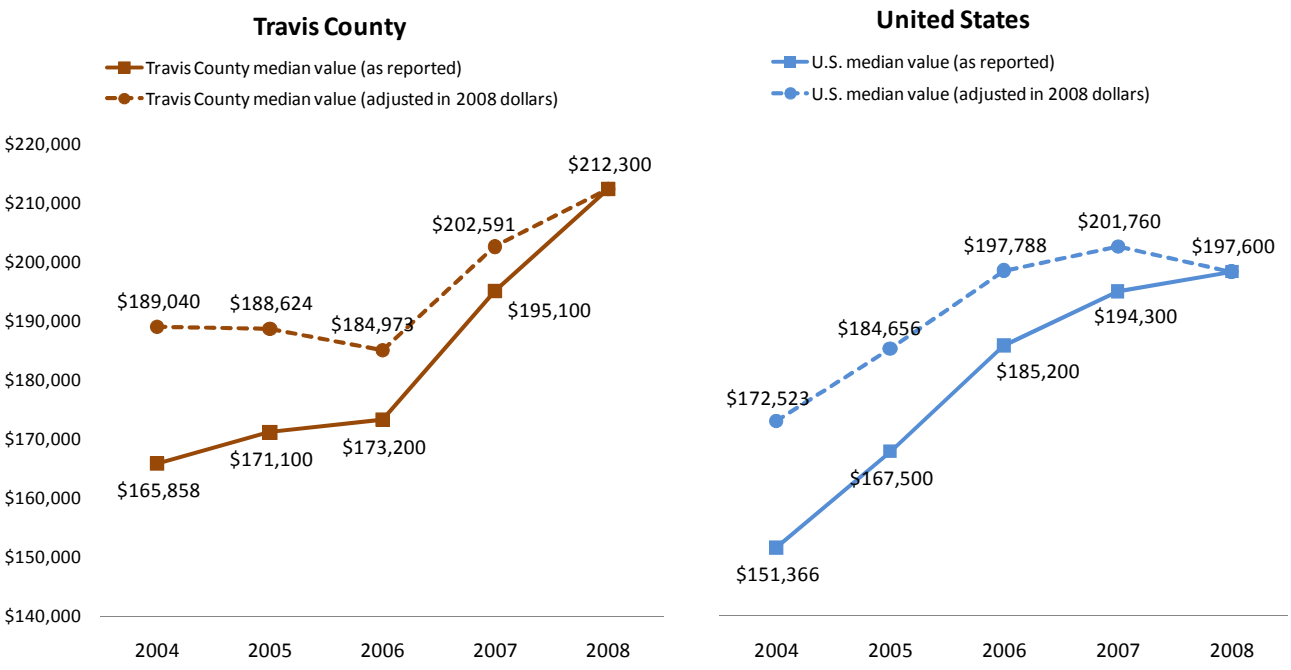


Housing Value Distribution: Much of Travis County's owner-occupied housing is clustered in the middle of the value spectrum. Homes valued between $100,000 and $299,999 comprise almost 60% (approximately 127,600) of owner-occupied housing in Travis County. Only 10% (approximately 21,500) of owner-occupied homes in Travis County are valued at under $100,000.[17]

Median Housing Value: The median housing value in 2008 in Travis County was $212,300. This is slightly higher than that of the U.S. ($197,600) but much higher than that of the state of Texas ($126,800).

[17] Value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. For vacant units, value was the price asked for the property. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 28.)

Median Housing Value

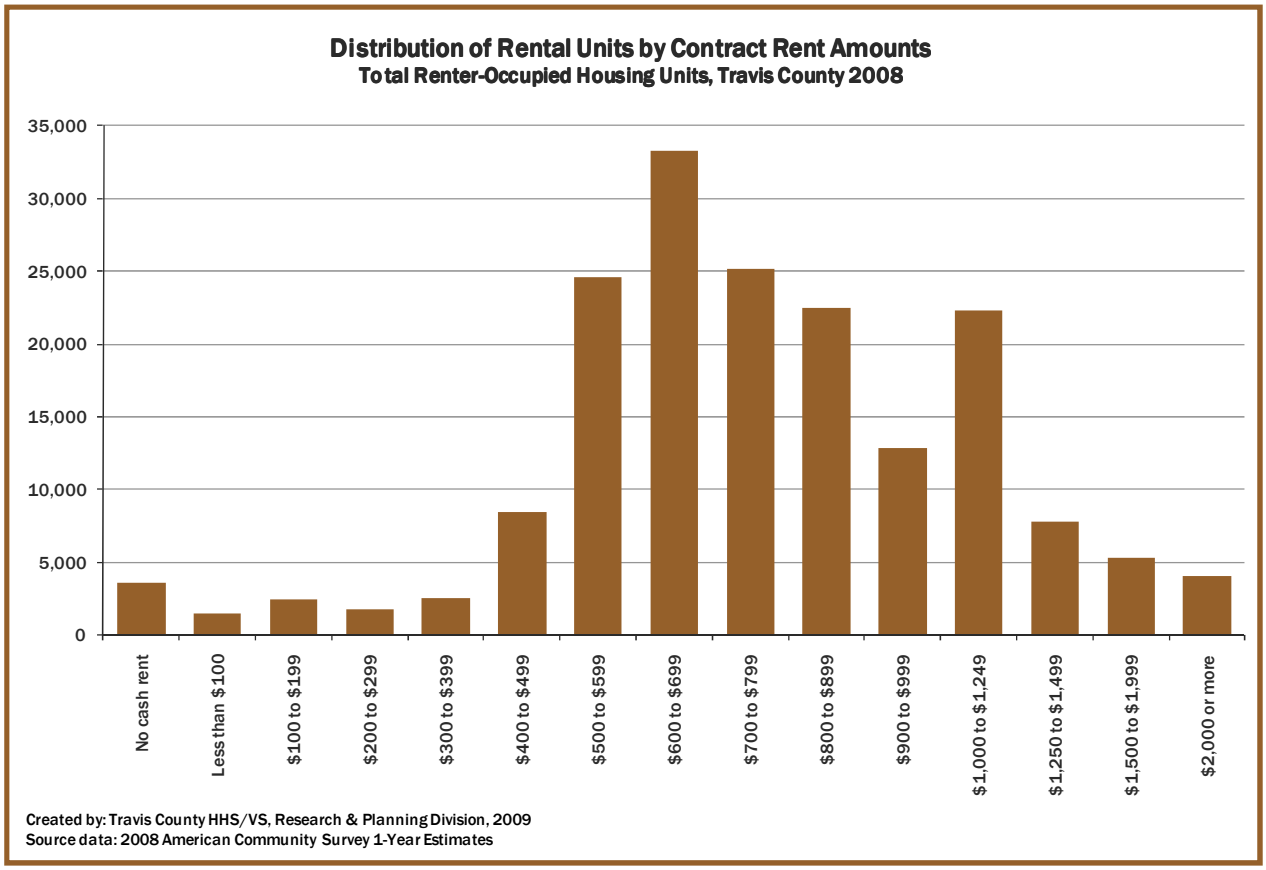


Travis County's median home value continued to climb in 2008 to $212,300, from $195,100 in 2007 and $173,200 in 2006. When adjusted for inflation[18], a rising trend is still evident, although not as sharp. In contrast, while the reported national median home value also increased between 2006 and 2008, when adjusted for inflation, the U.S. median home values show a relatively flat trend during that same time period. This seems to indicate that while national home values appeared to level off over 2006 through 2008, values in the Travis County market continued to rise.[19]

[18] Inflation adjustment calculation based on Consumer Price Index at: ftp://ftp.bls.gov/pub/special.requests/cpi/cpiai.txt

[19] The 2006-2008 time period of American Community Survey data encompasses only part of the current recession, and may not be reflective of the most recent housing market trends, i.e. the general softening of the housing market nationally and locally in 2008-2009.

Rent Values



Contract Rent[20] **Distribution:** The Travis County rental market is skewed toward the higher end of rental values. About half (48%) of Travis County's occupied rental units have rents between $500 and $799, and 43% have contract rents at or above $800. Only 10% (approximately 16,700) of occupied rental units have rents below $500.[21]

Median Contract Rent: The 2008 median contract rent in Travis County is $744, compared to $614 for Texas and $687 for the U.S.

[20] Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 11.)

[21] To calculate percentages of rental units by rent values, the group "no cash rent" was excluded. "No cash rent" refers to housing units that are renter occupied without payment of cash rent. The unit may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may also be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 11.) "No cash rent" units comprise approximately 3,552 or 2% of Travis County's renter-occupied housing units in 2008.

Substandard Housing

Substandard Housing Characteristics, Travis County, 2008							
Housing Tenure	Number of Households	Lacking Complete Kitchen Facilities		Lacking Complete Plumbing Facilities		Overcrowded	
		Number	Percent	Number	Percent	Number	Percent
Owner Occupied Households	216,152	557	0.3%	929	0.4%	4,966	2.3%
Renter Occupied Households	178,101	3,169	1.8%	2,502	1.4%	10,845	6.1%
All Occupied Households	394,253	3,726	0.9%	3,431	0.9%	15,811	4.0%

Created by: Travis County HHS/VS, Research & Planning Division, 2009
Source data: 2008 American Community Survey 1-Year Estimates

Lacking Complete Kitchen/Plumbing Facilities: A very small share of Travis County households fall into the categories of lacking complete kitchen facilities[22] or lacking complete plumbing facilities[23] (about 3,700 and 3,400 households respectively in 2008).

Overcrowding: The U.S. Census Bureau has no official definition of overcrowding. However, one common definition of overcrowding is a household with more than one occupant per room.[24,25] Using this definition, Travis County has a much higher rate of overcrowding among renter households (6%) than among owner households (2%).

[22] Complete plumbing facilities include: (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower. All three facilities must be located inside the housing unit but not necessarily in the same room. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 19.)

[23] Complete kitchen facilities include: (1) a sink with piped water, (2) a range or cook top *and* oven, and (3) a refrigerator. All three kitchen facilities must be located in the housing unit but they need not be in the same room. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 16.)

[24] Rooms refers to whole rooms used for living purposes. This includes: living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms. Excluded are: strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets. (American Community Survey and Puerto Rico Community Survey 2008 Subject Definitions, p. 21.)

[25] This measure of overcrowding is adopted herein with the caveat that cultural norms do influence the perception of overcrowding, and what constitutes overcrowding may be defined differently among various cultures.

Methodology

The Census Bureau's 2008 American Community Survey (ACS) is the primary data source for this chartbook. Data from the 2000 Census and the 2002-2007 ACS surveys are also referenced for specific trend analyses.

About the American Community Survey

The American Community Survey (ACS) replaces the long form of the 10-year U.S. Census and collects information on an ongoing basis rather than once every ten years. The survey includes questions about demographic, housing, social and economic characteristics.[26] Annual results are produced at the national, state, city, and county levels as well as smaller geographic areas with a population of 65,000 or greater. In 2008, data based on a 3-year sample became available for all areas of 20,000 or more. In 2010, data based on a 5-year sample will become available for all areas (as small as census tracts and block groups).[27]

ACS Methodology

Sample: The American Community Survey (ACS) is conducted every month on independent samples of housing unit[28] addresses (whether vacant or occupied) and persons in group quarters[29] facilities, and produces annual or annual average estimates. Each year, approximately 3 million housing unit addresses in the United States are selected, and approximately 2.5% of the expected number of residents in group quarters facilities are included in the ACS.[30] Surveys are collected from 1/12 of the sample each month. An address will not be included in the ACS survey more than once in a five-year period.[31]

For Travis County, the original 2008 (entire 12 month) sample of initial addresses selected was 8,088, and the final number of housing unit interviews (actual sample used to produce results) was 5,242. The group quarters population sample is not available at the county level, but for the entire state of Texas, the initial sample selected was 12,522 and the final number of group quarters person interviews was 10,133.[32]

Data Collection: The ACS is conducted primarily through self-response. The ACS employs two distinct data collection methodologies: one for individuals residing in housing units and another for those residing in group quarters. For participants residing in housing units, three attempts are made to administer the survey: (1) by mail, which includes separate mailings of a pre-notice letter, ACS questionnaire, reminder postcard, and replacement questionnaire if needed; (2) by phone, on a sample of addresses that have not returned the completed paper questionnaire and for which a telephone number is known; and finally (3) by personal interviews with a sample of remaining addresses.[33] Sampling and data collection for group quarters varies by group quarters size.[34]

Methodology

Limitations

Statistical Significance: To test the true significance of a difference in estimates, for example between geographic areas or over time, a statistical test should be conducted. This chartbook simply reports on the changes observed and does not test for significance. For this reason, the statistics and trends reported should be interpreted with caution.

Sampling Error: Because the findings are based on a sample, rather than entire populations, the results would differ slightly if another sample were drawn or if the entire population were surveyed. This reduces the reliability of the results.

Non-Response Error: If certain individuals do not respond to the survey, the strength of the findings will be weakened. Additionally, those who respond to the survey may possess certain traits that skew the results differently than if everyone in the sample responds (this is known as selection bias). However, while surveys are often voluntary, response to the ACS is required by law (Title 13, United States Code, Sections 141, 193 and 221) and those who refuse or willfully neglect to respond to the survey are subject to a fine of up to $5,000.[35] Thus the response rate for the ACS is high: The 2008 response rate for Texas was 97.5% for housing units and 97.5% for group quarters.[36]

[26] A copy of the questionnaire can be found at: http://www.census.gov/acs/www/SBasics/SQuest/SQuest1.htm

[27] About the ACS: Release Schedule for ACS Data, available at http://www.census.gov/acs/www/SBasics/DataDiss/RelDates.htm

[28] A housing unit may be a house, an apartment, a mobile home, a group of rooms or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. Both occupied and vacant housing units are included in the housing unit inventory. Boats, recreational vehicles (RVs), vans, tents, railroad cars, and the like are included only if they are occupied as someone's current place of residence. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 6-7.) For more information on housing units, see American Community Survey Design and Methodology, Issued April 2009, available at http://www.census.gov/acs/www/Downloads/dm1.pdf.

[29] In 2006, group quarters were added to the ACS target population of housing units. A group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. (American Community Survey/Puerto Rico Community Survey 2008 Subject Definitions, p. 6-7.) For a full definition of group quarters, see 2008 American Community Survey/Puerto Rico Community Survey Group Quarters Definitions, available at http://www.census.gov/acs/www/Downloads/2008_ACS_GQ_Definitions.pdf. See also American Community Survey Design and Methodology, Issued April 2009, available at http://www.census.gov/acs/www/Downloads/dm1.pdf.

[30] American Community Survey Design and Methodology, Issued April 2009, available at http://www.census.gov/acs/www/Downloads/dm1.pdf.

[31] Answers to Common Questions Submitted by Constituents, available at http://www.census.gov/acs/www/Downloads/CT_%20answers.pdf

[32] Sample sizes are available on the Census Bureau website's American Fact Finder, 2008 American Community Survey, Tables B98001 and B98002, available at: http://factfinder.census.gov.

[33] About the ACS: Housing Unit Data Collection, available at http://www.census.gov/acs/www/SBasics/DataColl.htm

[34] U.S. Census Bureau, Design and Methodology, American Community Survey, Issued April 2009. Available at http://www.census.gov/acs/www/Downloads/dm1.pdf

[35] About the ACS: What is the Survey? available at: http://www.census.gov/acs/www/SBasics/What/What1.htm

[36] Response rate information is available on the Census Bureau website's American Factfinder, American Community Survey 2008, Tables B98021 and B98022, available at: http://factfinder.census.gov.