



Outcomes from Rent Stabilization in San José

November 2019

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Outcomes from Rent Stabilization in San José

ARO Research Update

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Commissioned by
The City of San José Housing Department

Report available at:
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Executive Summary

Update Research on the City of San José Apartment Rent Ordinance

This report updates an earlier Economic Roundtable report, “*City Of San José ARO: Research to Support 2016 Updates to the Rent Stabilization Regulations*,” also underwritten by the City of San José’s Housing Department. Back in June 2015, the San José City Council identified the review and exploration of potential modification of the San José Rental Dispute Mediation and Arbitration Ordinance (Municipal Code Chapter 17.23, referred to in this report as the Apartment Rent Ordinance or ARO) as an important policy priority for FY 2015-16. The San José City Council tasked the Housing Department with gathering information about the ARO inventory, comparing allowable rents increases under the ARO and those of other jurisdictions, documenting the socioeconomic characteristics of ARO and non-ARO renter households, and analyzing financial outcomes of ARO rental properties, including debt-service pass-through.

That earlier ARO Study helped inform Housing Department staff recommendations brought back to the City Council for consideration. The City Council approved several updates to the ARO in April 2016, including: lowering the city’s annual allowable rent increase 5 percent, removing the debt-service pass-through provision, modifying the capital improvement program, establishing anti-retaliation and protection ordinance to help tenants, and establishing a new rental registry to collect data on rent increases, tenant turnover and non-compliance. Our initial report also recommended the city increase the annual allowable rent increase rate based upon inflation, but this was not approved.

This fall, the City Council is continuing its review of the ARO, and requested updated information to support the policy debate. Using the most recent data available, including the 2017 5-Year American Community Survey, this includes the following key items:

- Comparison of ARO and non-ARO rents
- Comparison of ARO and non-ARO renter household incomes and conditions
- Estimate of the number of ARO residents in each council district
- Demographic characteristics of ARO tenants

This Executive Summary provides key findings related to the questions posed in the City Council-approved scope of work.

ARO Origins and Effects on Apartment Rent Levels

The ARO was adopted in 1979 and applies to multifamily rental units in buildings with three or more units constructed before September 7, 1979. Among these apartments, those that are owner-occupied, occupied by Section 8 tenants, or received public subsidies are exempt from coverage under the ordinance. Approximately 39,300 apartments, or about 30 percent of the rental units in the City, are subject to the ARO.

Since 2005, median rent increases for ARO units have climbed almost as much as those of non-ARO units on both an absolute and percentage basis. Median rents for ARO housing units rose from \$1,290 in 2005 to \$1,701 in 2017, in CPI-adjusted dollars, a 32 percent increase. Median monthly rents for non-ARO housing units rose from \$1,458 in 2005 to \$1,940 in 2017, a 33 percent increase. The gap between ARO and non-ARO rent levels has stayed steady since 2005, with ARO units costing \$169 less per month, or about 4 percent lower, on average. Additional updated information about the ARO rent levels appear in Chapter 1.

ARO Renter Household Income and Characteristics

The median household income of ARO renters in San José was \$57,773 in 2017, having risen over the past three years after a decade of stagnation related to the Great Recession. The gap between ARO and non-ARO renters' median annual household income now stands at just over \$5,700, and non-ARO renter households have enjoyed an average of just under \$7,900 more annual income than ARO households have since 2005.

Renter households in ARO units are slightly more rent burdened than those in non-ARO apartments in San José. Fifty-three percent of ARO renters pay 30 percent or more of their income for housing compared to 52 percent of non-ARO renters.

Also, there are higher rates of overcrowding in units covered by the ARO than those that are not. Thirty-four percent of ARO units have more than one person per room versus 29 percent of non-ARO units. Thirteen percent of ARO units are severely crowded (greater than 1.5 persons per room) versus 10 percent of non-ARO units.

ARO units have a significant amount of turnover, with 22 percent of renters residing in their current units less than 12 months, and 30 percent for less than two years. Another 30 percent have resided in ARO units 2-4 years, and 40 percent have lived there 5 years or longer. Compared to findings in our 2016 ARO study, ARO renters have stayed longer in their current units: 26 percent of ARO renters were in their units less than 12 months, and 37 percent for less than two years. This may indicate more renters taking advantage of the city's rent stabilization ordinance.

The demographic data on renters living in ARO units reveal that they are slightly younger than non-ARO renters, and significantly younger than San José's other residents. Over half of ARO renter households have children age under the age of 18. The plurality of these renter households are Latino households (47 percent), with Asian American and Pacific Islander households constituting another 26 percent. Fifty-seven percent of ARO renters are citizens either born in the United States, or else were born overseas to U.S. parents. Another 17 percent are U.S. citizens by naturalization.

Forty-four percent of ARO renters do not have an education beyond high school, versus 40 percent for non-ARO renters.

ARO renters have the largest share of residents who speak English "Not Well" or "Not at All" (27 percent) versus 26 percent for non-ARO renters. Further updated information about the ARO unit inventory and the socioeconomic and demographic characteristics of ARO renters appear in Chapter 2.



Photo Credit: Economic Roundtable, 2016

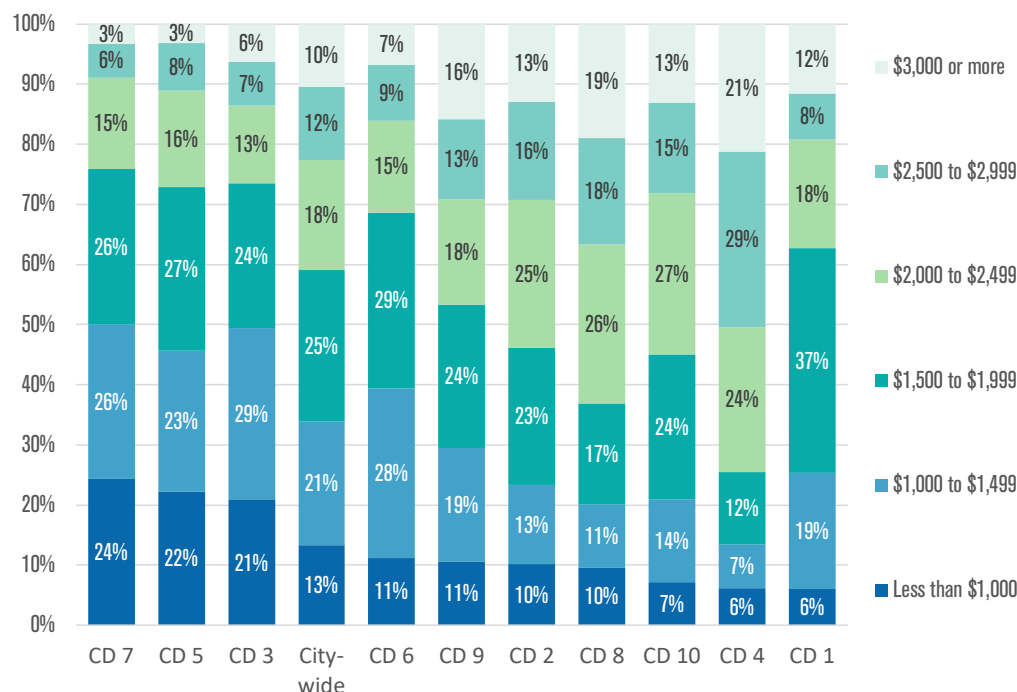
I. City of San José Tenant Rent, Income and Socioeconomic Conditions

1. City of San José Tenant Rent, Income and Socioeconomic Conditions

1a. Differences in Tenant Rent Levels across the City

Rent levels vary by building age, square footage per unit, number of bedrooms per unit, neighborhood, and even by costs of building maintenance and type of ownership. In the City of San José, neighborhood differences in actual rents¹ can be seen at the level of Council Districts (CD) (Figure 1.1). For all renter occupied housing, tenant rent levels are predominantly over \$1,000 per month, ranging from 94 percent of renters in CD 1 and CD 4, to 66 percent of residents in CD 7 paying that amount or more. Districts 7, 5 and 3 have the most low-cost rental housing, all lower than the Citywide average.

Figure 1.1 – Rent Levels for All Apartments, by Council Districts, City of San José



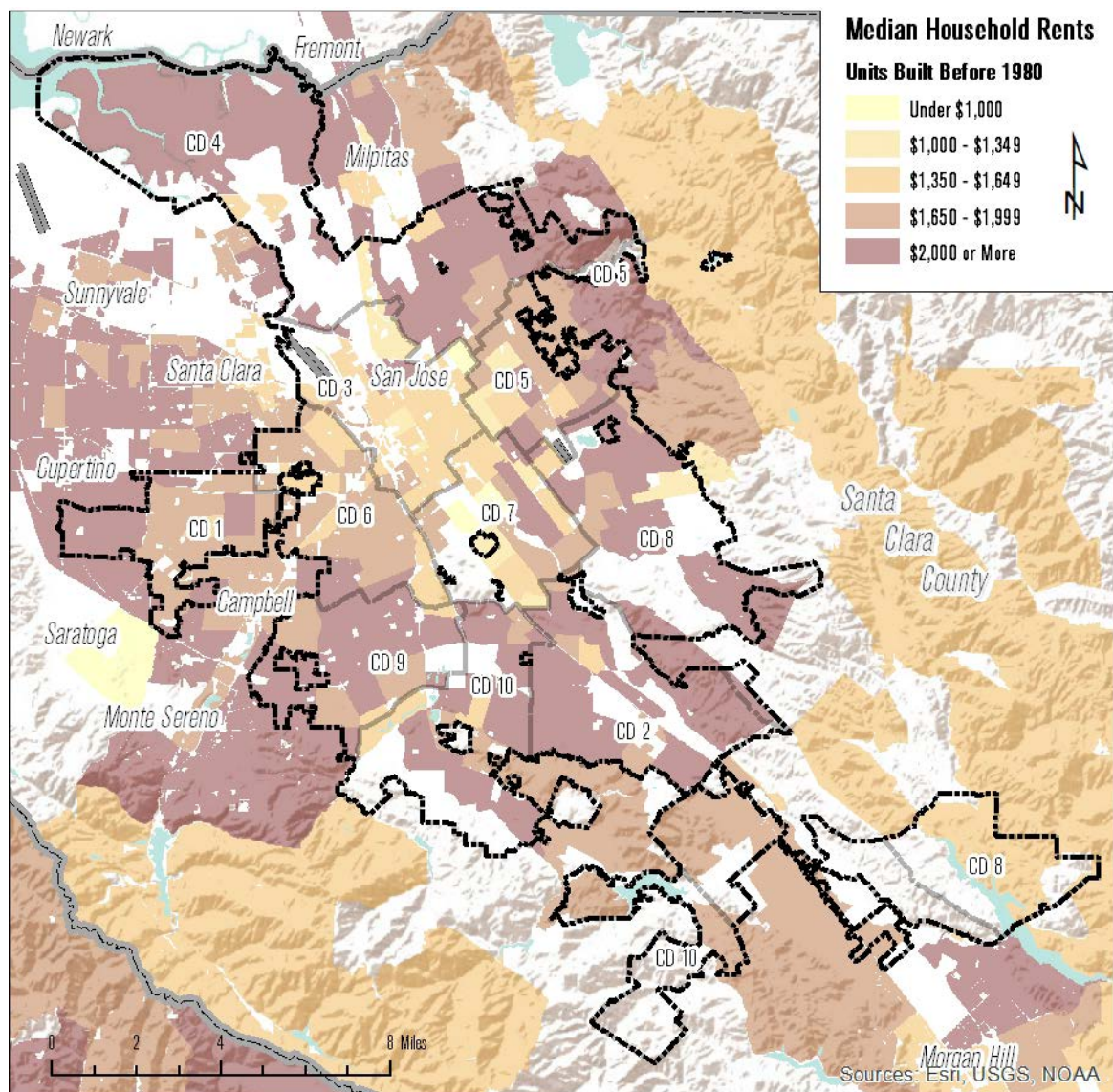
Sources: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25063 Gross Rent Levels. Universe: Renter-occupied housing units. Notes: Data includes all rental housing, including ARO units, duplexes and rented condominiums, as well as units of all bedroom sizes. Data columns may not add up to 100 percent due to rounding.

The following map reveals a few isolated neighborhoods with median rent under \$1,000 per month, and more numerous areas with median rents in excess of \$2,000 per month (Figure 1.2). Median rents at \$2,000 or above are found in the perimeter of the City, including neighborhoods adjacent to Cupertino and Monte Sereno. The larger San José metropolitan area (also known as the San José-Sunnyvale-Santa Clara, CA metropolitan statistical area, composed of Santa Clara and San Benito Counties) has had some of the lowest vacancy rate in the nation in recent years.² Median rents in the City of San José reflect this, with more residents competing for rental housing as the cost of owner-occupied housing has trended upwards despite the early 2000s dot-com recession (March 2001 to November 2001) and the “Great Recession” (December 2007 to June 2009).³

Adjusted for inflation, both ARO and non-ARO rents in the City of San José rose over the past two and half decades (Figure 1.3).⁴ Median monthly rents for ARO housing units rose from \$1,290 in 2005 to \$1,701 in 2017, in adjusted dollars, a 32 percent increase.

87 percent of San José renters pay at least \$1,000 per month

Figure 1.2 – Median Household Rent, Pre-1980 Housing

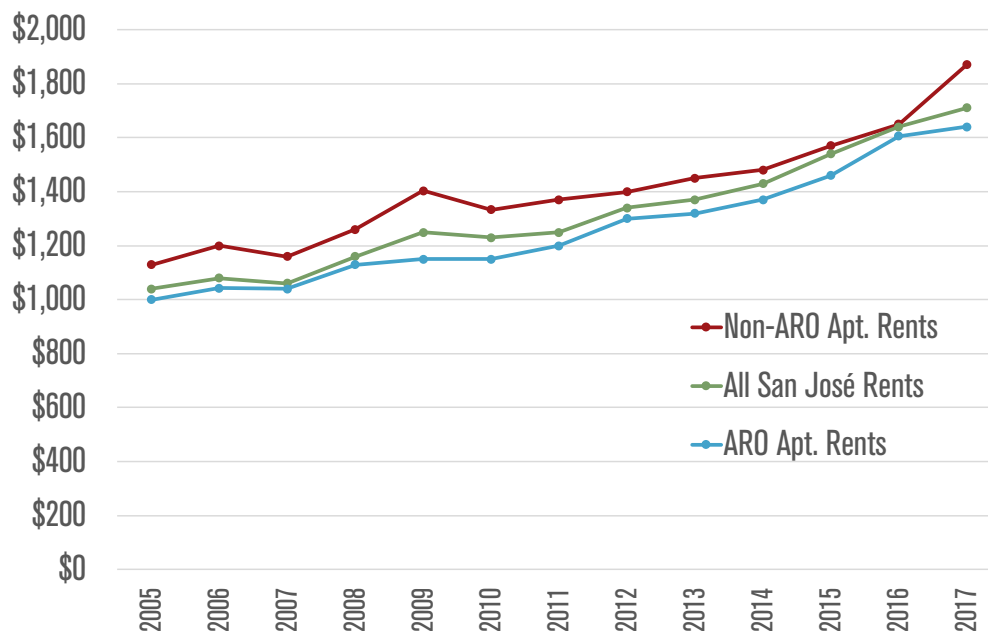


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25111 Median Gross Rent by Year Structure Built. Notes: Data includes all pre-1980 rental housing, including ARO units, duplexes, rented condominiums and other rented housing units, for all bedroom sizes. Geographic units displayed are census tracts, with City Council District boundaries overlaid for reference. Map areas filled white (no color) indicate that either no or too few pre-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.

Median monthly rents for non-ARO housing units rose from \$1,458 in 2005 to \$1,940 in 2017, a 33 percent increase.⁵ For this period, non-ARO rents grew slightly faster than ARO rents, and that the differential between ARO and non-ARO rents has fluctuated, rising up to \$230 in 2017. For both types of San José rental housing combined, rents rose from \$1,342 in 2005 to \$1,774 in 2017, in adjusted dollars, a 32 percent increase.⁶

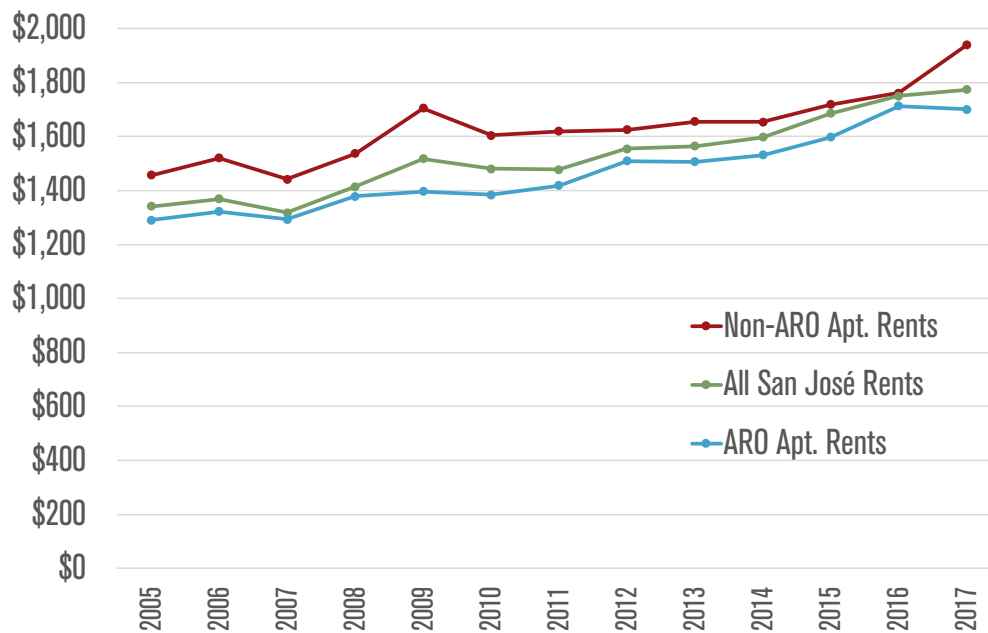
Historically, nominal median rent prices for ARO and non-ARO rental housing in San José have risen since 2005 (Figure 1. 3), although experiencing a brief slowdown in 2007 and 2010 due to the Great Recession. Non-ARO median rents have recently been 4 percent higher than ARO median rents, although the gap was 9 percent in 2009. Adjusted for inflation to 2018 dollars, median rents in San José fell slightly from 2005 to 2007 and from 2009 to 2010, but otherwise have been rising to their current highpoint (Figure 1.4). Nominal and adjusted rents have risen since 2010. Why? Although the

Figure 1.3 – Median Gross Rent by ARO Status, City of San José, Unadjusted



San José median rents have risen since 2005, both for ARO and non-ARO units

Figure 1.4 – Median Gross Rent by ARO Status, City of San José, Adjusted for Inflation



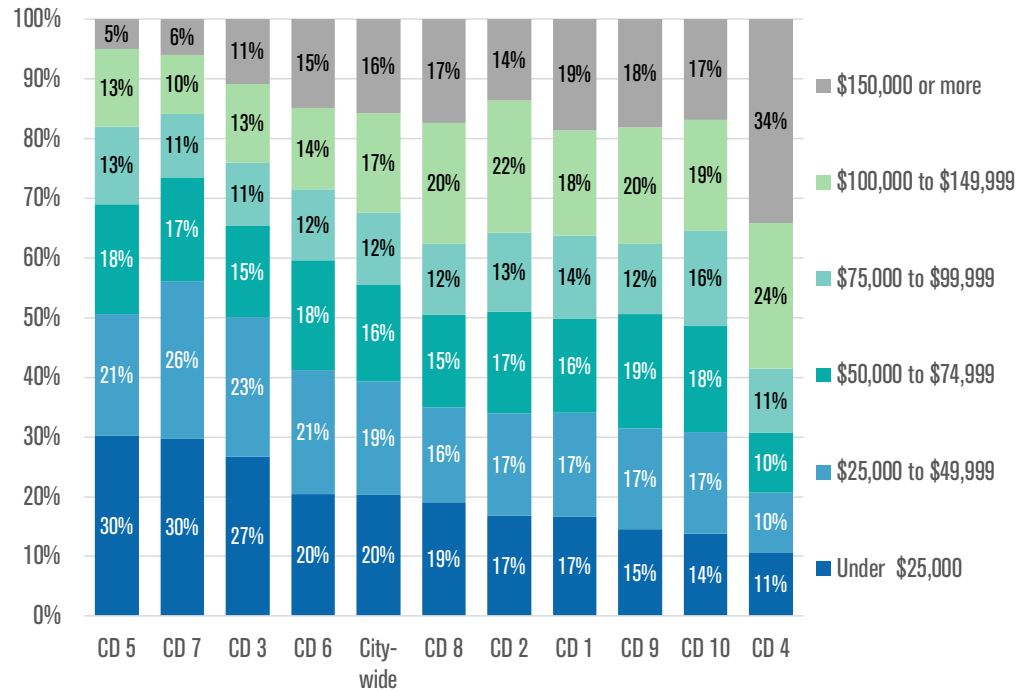
Sources: U.S. Census Bureau, 2005-2017 1-Year American Community Survey, PUMS: Median Gross Rent by Year Structure Built, Tenure and Units in Structure. Bottom chart adjusted to 2018 dollars using the CPI-U for San Francisco-Oakland-San José, California. Data shown are for all bedroom sizes.

California economy experienced a major, prolonged downturn in early- to mid-1990s⁷, it was growing again in the late 1990s through the early-2000s “Dot-Com” boom. The early 2000s dot-com recession stifled the Northern California economy for several years, including housing rents, business sales, and worker earnings. Since 2010, however, median adjusted rents have risen somewhat or held steady.

1b. Household Incomes of ARO Renters

Household incomes in the City of San José vary by neighborhood, similar to the rent households pay. At the level of Council Districts, half of renter households in CD 7, CD 5 and CD 3 have annual incomes of \$50,000 or less (Figure 1.5). Comparatively, over half of renter households in CD 4 have annual incomes of over \$100,000. Citywide, 39 percent of renter households have annual incomes of \$50,000 or less, and 23 percent have \$100,000 annual incomes or more.

Figure 1.5 – Household Incomes for All Renters, by Council Districts, City of San José



77 percent of San José renter households have annual incomes under \$100,000

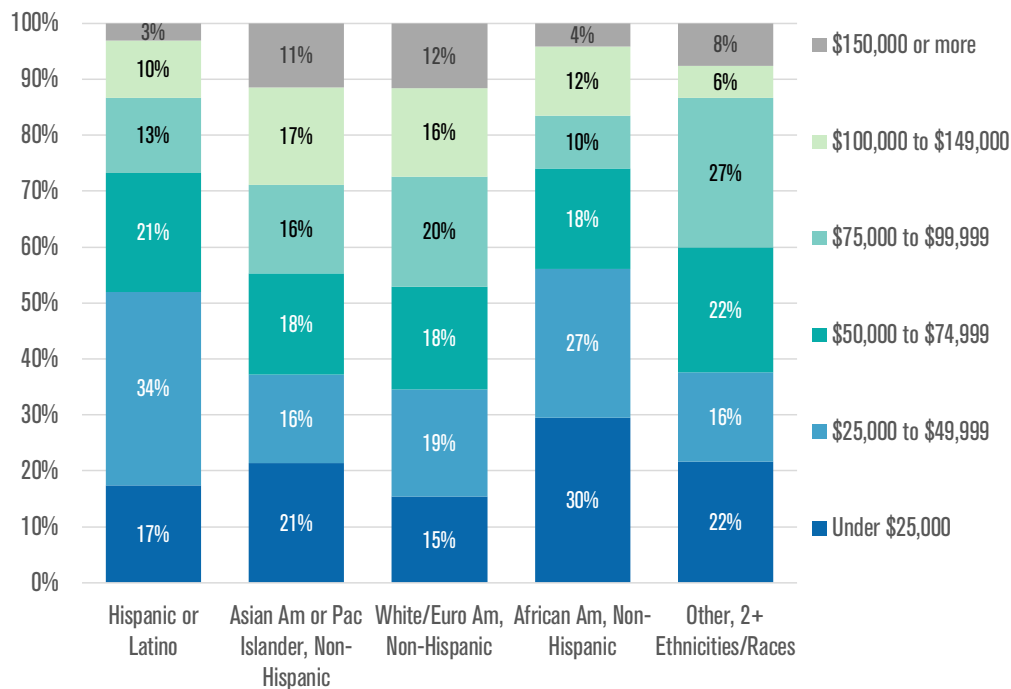
Sources: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25118: Household Income in the Past 12 Months. Universe: Renter-occupied housing units. Notes: Data includes all rental housing, including ARO units, duplexes and rented condominiums, as well as units of all bedroom sizes. Data columns may not add up to 100 percent due to rounding.

Broken out by the race-ethnicity of San José ARO renters, household incomes vary noticeably (Figure 1.6). ARO residents that identify as Hispanic or Latino are the largest group, and just over half live in households with annual incomes under \$50,000. Asian American and Pacific Islander households are the next largest group, and are relatively better off with 37 percent living in households with annual incomes under \$50,000 and 11 percent with household incomes of \$150,000 or more. White/European American residents – the third largest group – have the highest household incomes, relatively. Thirty-four percent live in households with annual incomes under \$50,000, while 12 percent are in households with \$150,000 or more. African American households, the fourth largest group, are the worst off, with 57 percent living in households with annual incomes under \$50,000. ARO residents who identify as “Other” – including Native Americans – or “Two or More Ethnicities/Races” are the smallest group, and have the second worst household income profile: 38 percent are in households with under \$50,000 annual income. See Chapter 2 for detailed information about the numbers and geography of ARO residents.

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Among San José ARO renters, household incomes vary noticeably by Race-Ethnicity

Figure 1.6 – Household Incomes for All Renters, by Race-Ethnicity, City of San José



Sources: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25118: Household Income in the Past 12 Months. Universe: Renter-occupied housing units. Notes: Data includes all rental housing, including ARO units, duplexes and rented condominiums, as well as units of all bedroom sizes. Data columns may not add up to 100 percent due to rounding.

Renter households' median incomes had stagnated since 2005, but risen lately

The median household income of ARO renters in San José is higher during the past three years after stagnating in the prior decade, currently eight percent above its previous 2008 high water mark when adjusted for inflation (Figures 1.7 and 1.8). Non-ARO renters have fared somewhat better, with incomes 11 percent higher than their 2008 level of

Figure 1.7 – Median Household Income by ARO Status, Unadjusted

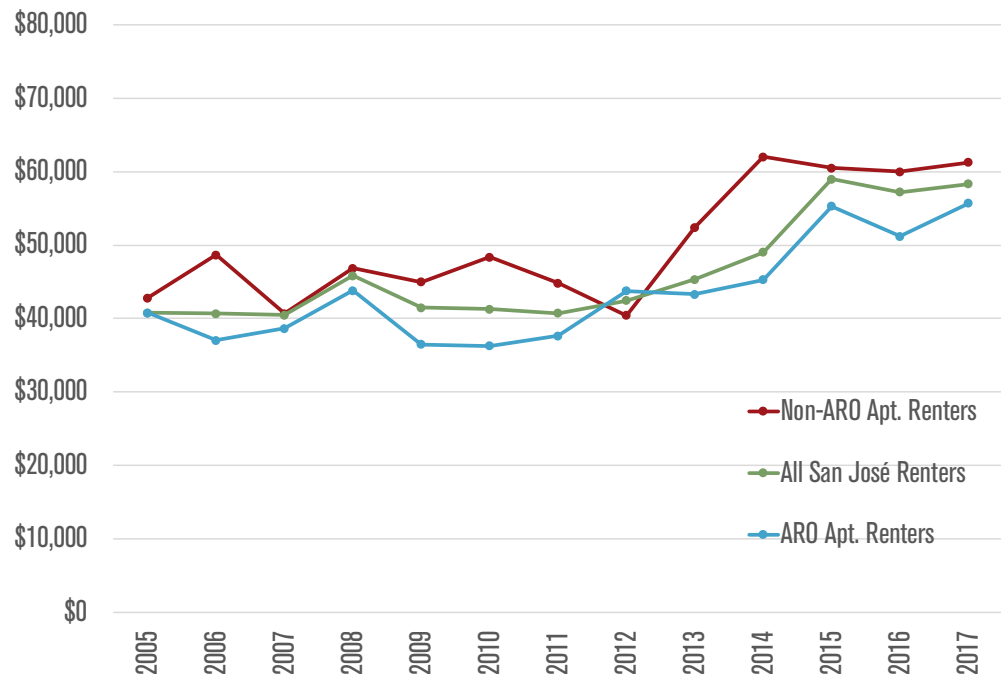
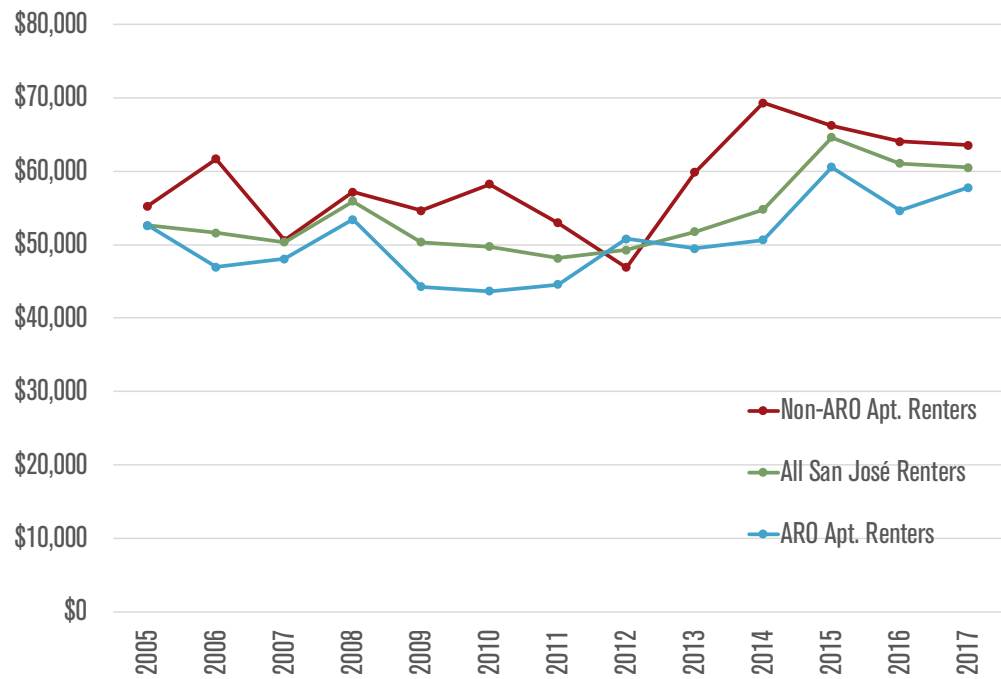


Figure 1.8 – Median Household Income by ARO Status, Adjusted for Inflation to \$2018

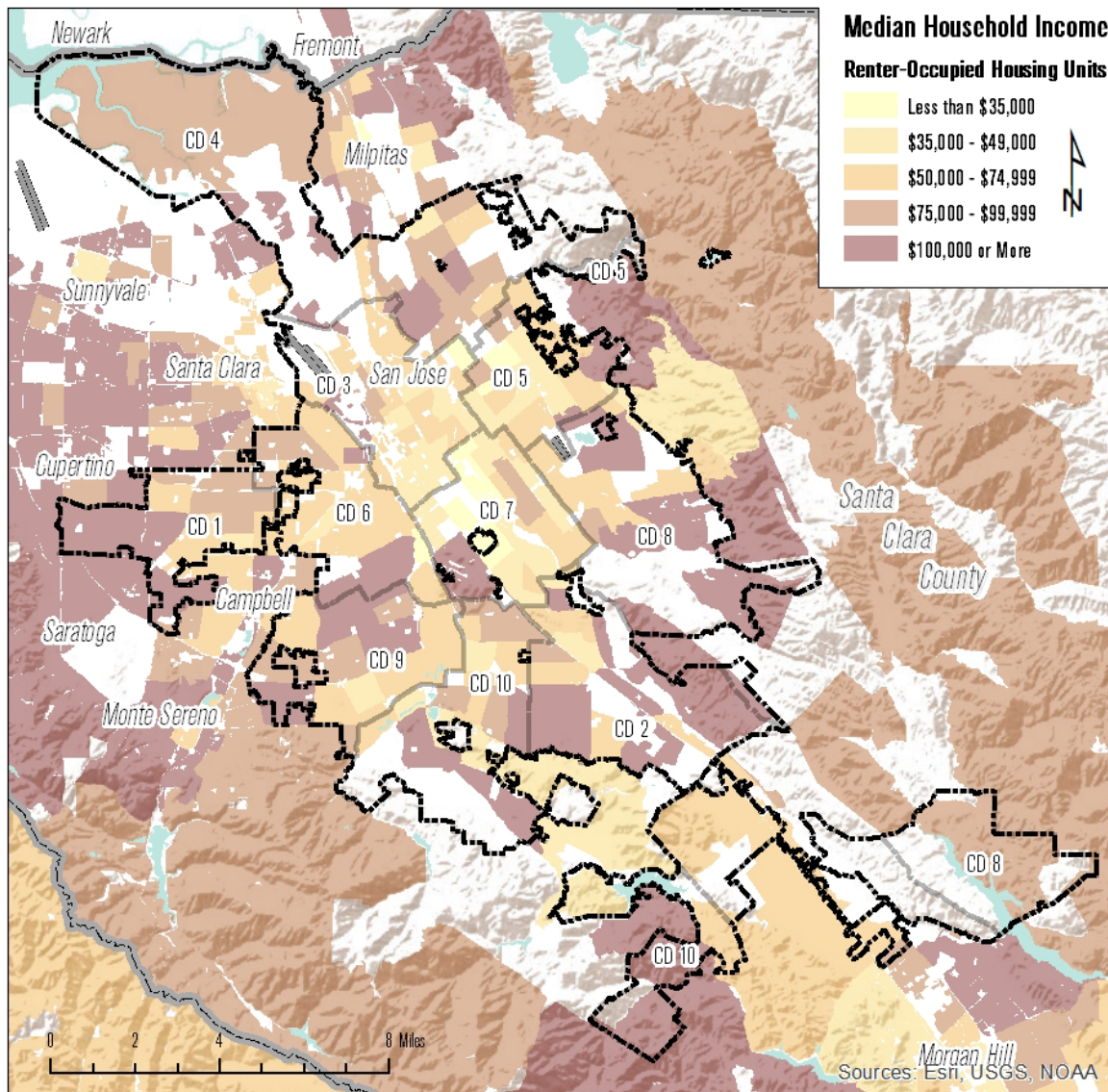


Sources: Economic Roundtable analysis; U.S. Census Bureau, 1990 Census of Population and Housing, Public Use Microdata Set (PUMS); U.S. Census Bureau, 1990 Census of Population and Housing, Public Use Microdata Set (PUMS); U.S. Census Bureau, 2005-2014 1-Year American Community Survey, Public Use Microdata Set (PUMS): Median Household Income by Year Structure Built, Tenure and Units in Structure. All data adjusted to first-half 2015 dollars using the CPI-U for San Francisco-Oakland-San José, California. Data shown is for all bedroom sizes.

earnings. The gap between ARO and non-ARO renters' median annual household income now stands at just over \$5,700, and non-ARO renter households have enjoyed an average of just under \$7,900 more annual income than ARO households have since 2005. The gap between ARO and non-ARO renters' median household incomes was at its widest in 2014 – around \$18,000 higher for non-ARO renter households.

Across San José neighborhoods, the central part of the City has the lowest median renter household incomes, although pockets of low- and high-income areas exist across the City (Figure 1.9).

Figure 1.9 – Median Household Income of All Renters



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25119 (Median Household Income the Past 12 Months by Tenure). Universe: All renter-occupied housing units, including rented single-family homes, duplexes, condominiums and other rented housing; includes ARO and non-ARO units. Data shown are for all bedroom sizes. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

Comparing renter households' median monthly rent and median *monthly* income (converted from annual income) – for ARO, non-ARO and both groups of renters

combined – it is clear that as rents have risen gradually or held steady, incomes stagnated from 2005 to 2012 but recently increased (Figures 1.10 and 1.11). This is the situation for the median, or “middle,” renter household in San José; the percentage of San José renter households paying an outsized share of their income for rent is discussed next.

Figure 1.10 – Median Monthly Gross Rent & Household Income by ARO Status, Unadjusted

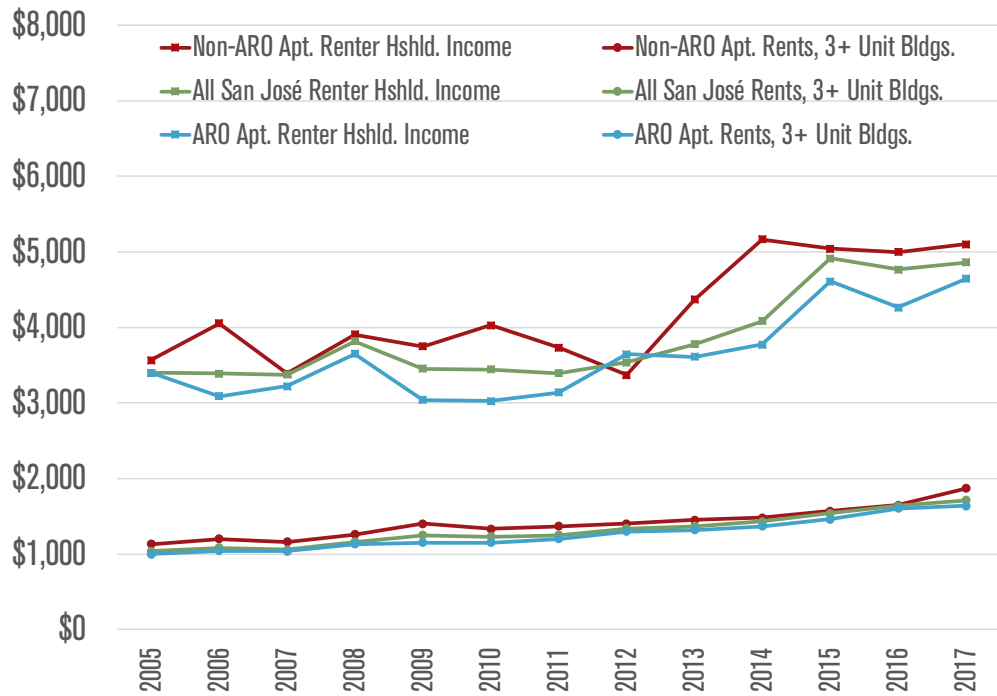
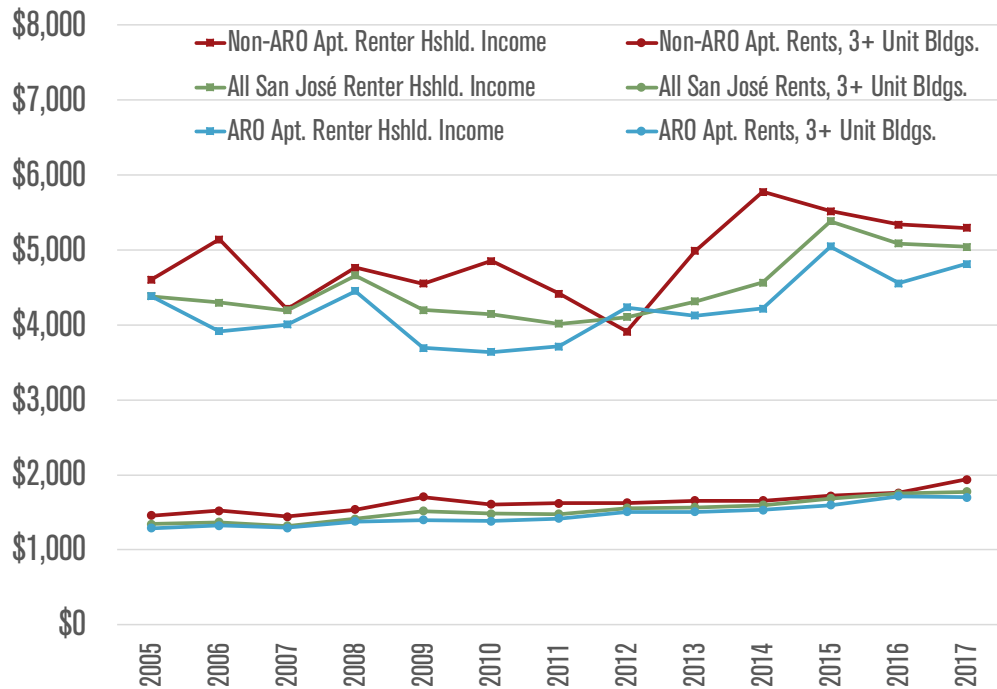


Figure 1.11 – Median Monthly Gross Rent & Household Income by ARO Status, Adjusted for Inflation to \$2018

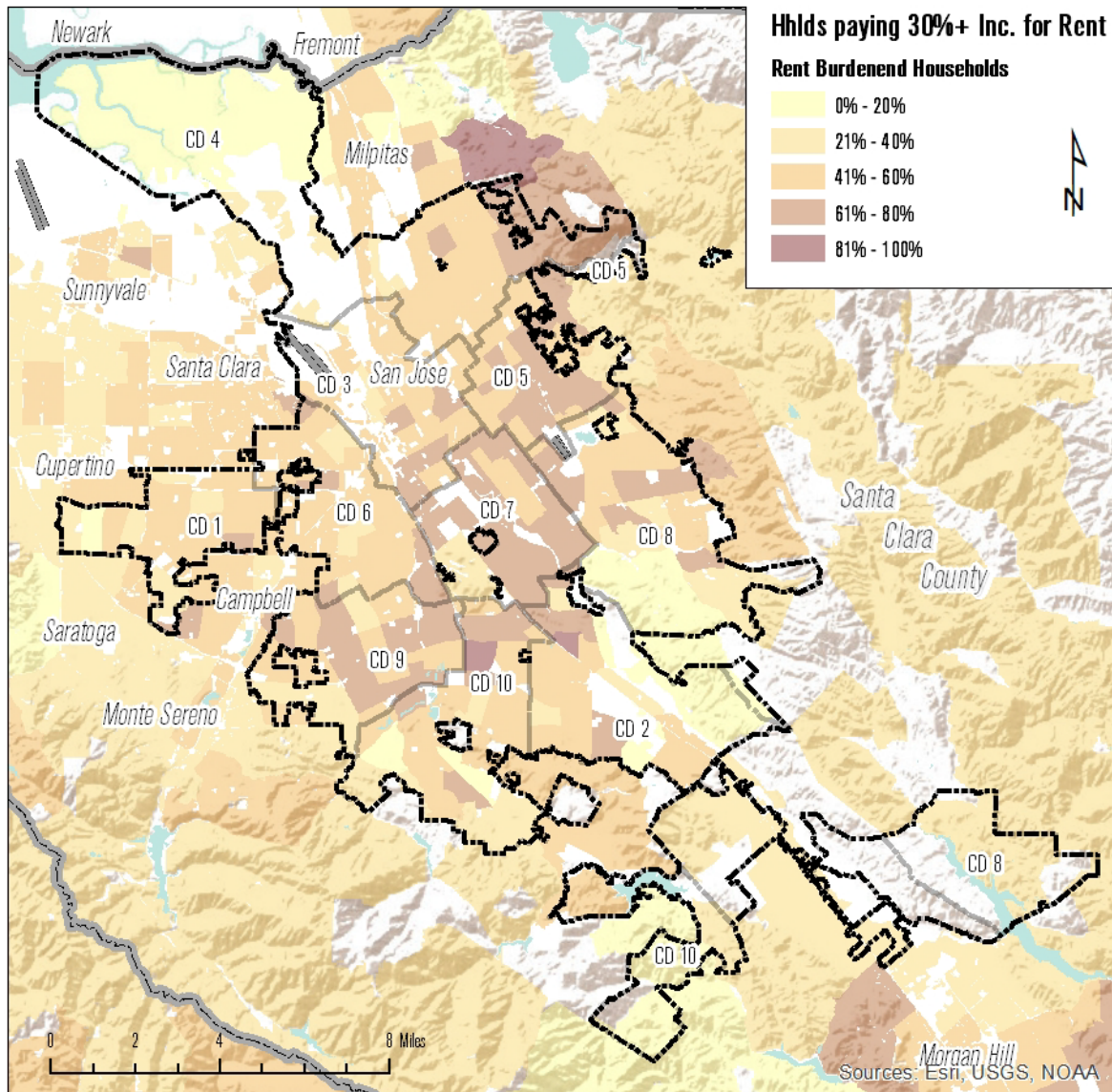


Sources: Economic Roundtable analysis; U.S. Census Bureau, 2005-2017 1-Year American Community Survey, Public Use Microdata Set (PUMS); Median Gross Rent and Median Household Income by Year Structure Built, Tenure and Units in Structure. All data adjusted to first-half 2015 dollars using the CPI-U for San Francisco-Oakland-San José, California.

1c. Rent Burden

Rent burdened San José households, defined as those spending more than 30 percent of income on rent, stand out relative to other cities in the Santa Clara Valley (Figure 1.12). Fifty-three percent of all renter households in San José are rent burdened. Neighborhoods with higher shares of rent burdened households appear in CD 7 (64 percent), CD 5 (59 percent), CD 10 (55 percent) and CD 2 (54 percent).

Figure 1.12 – Percent of Households Paying 30 Percent or More of Income for Rent



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25070, Gross Rent as a Percent of Household Income in the Past 12 Months. Universe: Renter-occupied housing units. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

51 percent of San José renter households are rent burdened, paying 30 percent or more of their income on housing

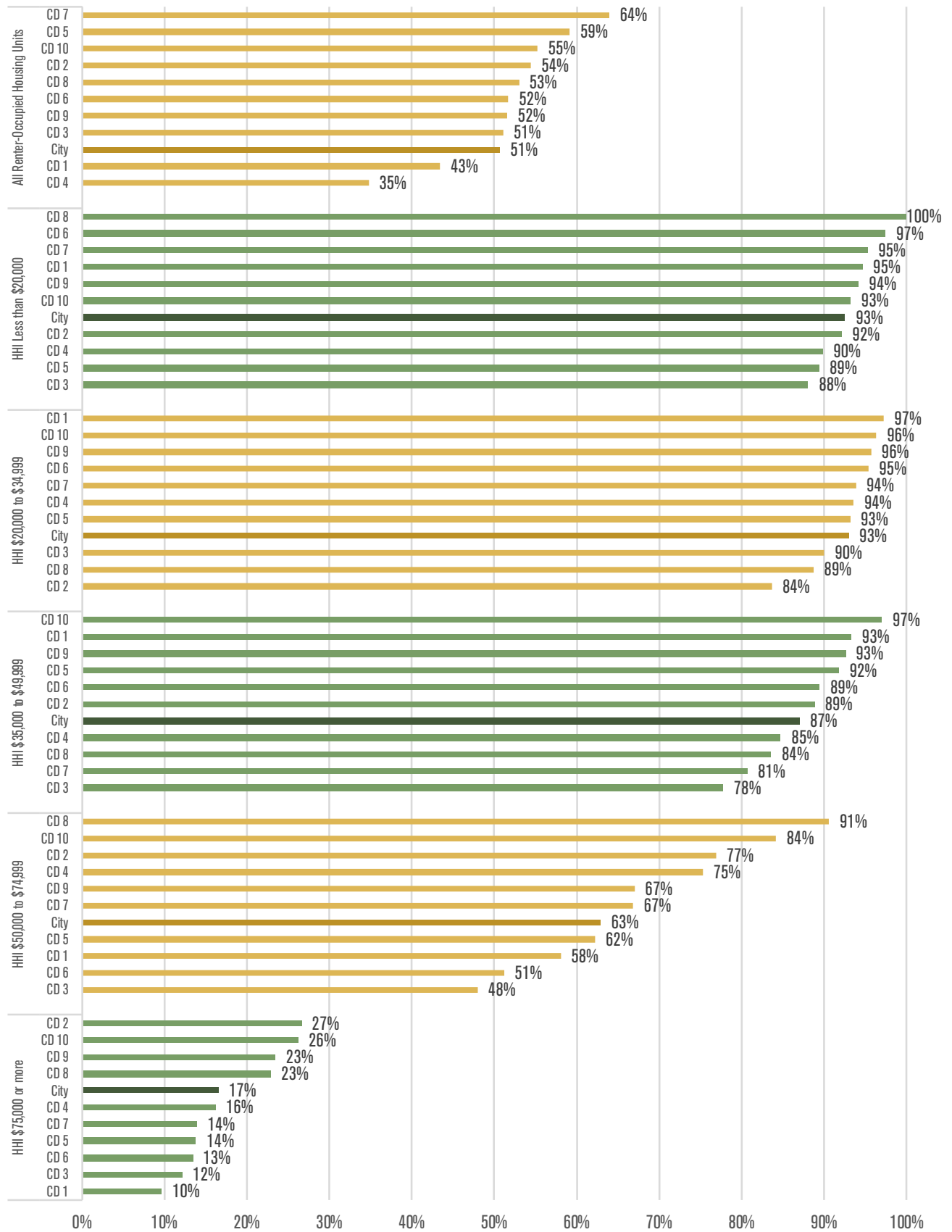
Table 1.1 and Figure 1.13 break out the percentages of rent burdened households in each Council District by household income, since rent burden can affect high-income as well as low-income households. For households with less than \$35,000 annual income, 93 percent of households citywide are rent burdened, reflecting their difficulty in affording rental housing while paying for other basic necessities. For households with higher incomes – \$50,000 to \$74,999 and \$75,000 or more – the share of rent burdened households in each Council District declines significantly.

Table 1.1 – Rent Burden: Percent of All Renter-Occupied Housing Units Paying 30 Percent or More of Household Income (HHI) for Rent

City Council District	All Renter-Occupied Housing Units	HHI Less than \$20,000	HHI \$20,000 to \$34,999	HHI \$35,000 to \$49,999	HHI \$50,000 to \$74,999	HHI \$75,000 or more
CD 1	43%	95%	97%	93%	58%	10%
CD 2	54%	92%	84%	89%	77%	27%
CD 3	51%	88%	90%	78%	48%	12%
CD 4	35%	90%	94%	85%	75%	16%
CD 5	59%	89%	93%	92%	62%	14%
CD 6	52%	97%	95%	89%	51%	13%
CD 7	64%	95%	94%	81%	67%	14%
CD 8	53%	100%	89%	84%	91%	23%
CD 9	52%	94%	96%	93%	67%	23%
CD 10	55%	93%	96%	97%	84%	26%
City Total	51%	93%	93%	87%	63%	17%

Sources: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Estimates, B25106 Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months. Universe: All Renter-occupied housing units. Note: Renter-occupied housing units with "zero or negative income" and "no cash rent" are excluded from this table. Data shown is for all bedroom sizes. Data columns may not add up to 100 percent due to rounding.

Figure 1.13 – Rent Burden by Household Income and City Council District



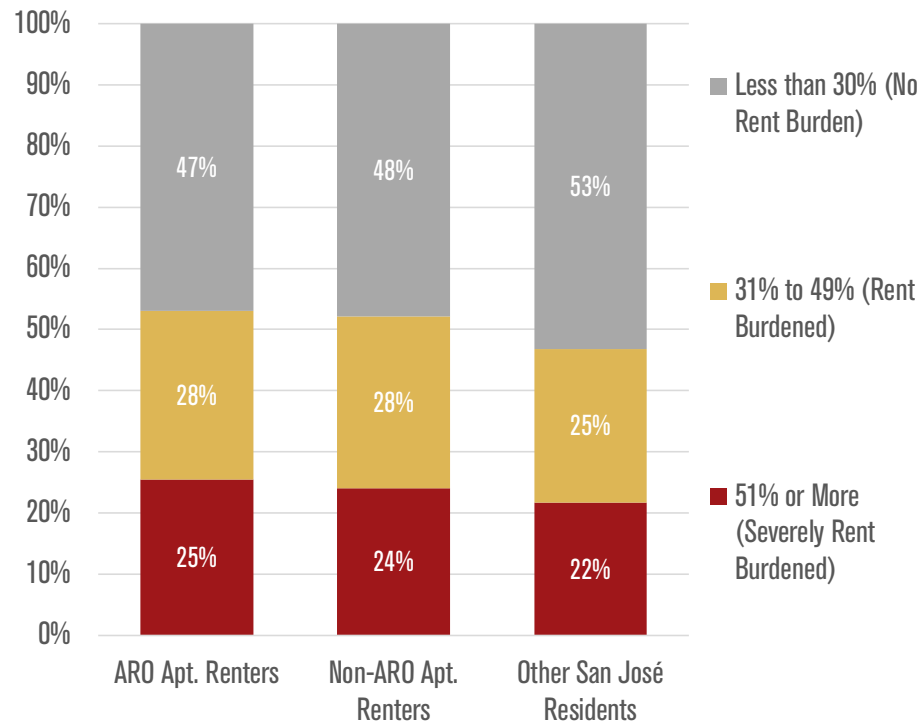
Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Table B25106 Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months. Universe: All Renter-occupied housing units. Note: Renter-occupied housing units with "zero or negative income" and "no cash rent" are excluded from this table. Data shown is for all bedroom sizes.

53 percent of ARO renters pay 30+ percent of their income for housing, compared to 52 percent of non-ARO renters

San José renter households living in ARO units are slightly more rent burdened than those in non-ARO apartments are. Fifty-three percent of ARO renters pay 30 percent or more of their income for housing compared to 52 percent of non-ARO renters (Figure 1.14). Other San José residents (not renting in buildings with three or more units) experience rent burden similar to what ARO and non-ARO renters experience.

For comparison purposes, 51 percent of *all* San José renter households are rent burdened (25 percent severely rent burdened), 53 percent of all California renter households are rent burdened (27 percent severely rent burdened), and 47 percent of all renter households nationwide are rent burdened (24 percent severely rent burdened).⁸

Figure 1.14 – Percent of Renter Households Experiencing Rent Burden and Severe Rent Burden, by ARO Status, City of San José



Sources: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Public Use Microdata Sample (PUMS), Tenure by Year Built by Housing Costs as a Percentage of Household Income in the Past 12 Months. Universe: All Renter-occupied housing units. Notes: Renter-occupied housing units with "zero or negative income" and "no cash rent" are excluded from this table. Data shown is for all bedroom sizes. Owner-occupied households are excluded from the "Other San José Residents" group in this figure, since they do not rent their housing. Data columns may not add up to 100 percent due to rounding.

1d. Overcrowding

Overcrowded living conditions are detrimental to human wellbeing.⁹ Overcrowding is measured using a ratio of occupants per room, including bedrooms, kitchens, living rooms, family rooms, and dining rooms, but excluding bathrooms, porches, balconies, foyers, halls, or half-rooms.¹⁰ Overcrowding in rental housing may result from a shortage of units with more affordable rents, forcing renters to bring on more income earners to pool share the cost of housing, or from a general shortage of two- and three-bedroom units large enough to accommodate demand from families that rent. There are different standards for measuring overcrowding. To illustrate the definition of housing overcrowding using the federal standard as determined by the Department of Housing and Urban Development, three people occupying a one bedroom apartment with a kitchen and dining room are not overcrowded (3 people:3 rooms=1.0 ratio), but four people would be overcrowded (4:3=1.33), and five persons would be severely overcrowded (5:3=1.66).¹¹

San José has some of the worst rental overcrowding in the Santa Clara Valley

Rental household overcrowding within the City of San José varies by council district. CD 5 and CD 7 have the highest rate of overall overcrowding (28 percent), followed by CD 3 (20 percent) (Table 1.2). These three council districts also have the highest percentage of severely overcrowded renter households – each nine percent or more. These rates are much higher than the aforementioned Citywide averages of 16 percent of renter housing units experiencing overcrowded living conditions, and six percent experiencing severe overcrowding. CD 9 is the only area with single-digit levels of renter housing unit overcrowding, eight percent overall with three percent experiencing severe overcrowding.

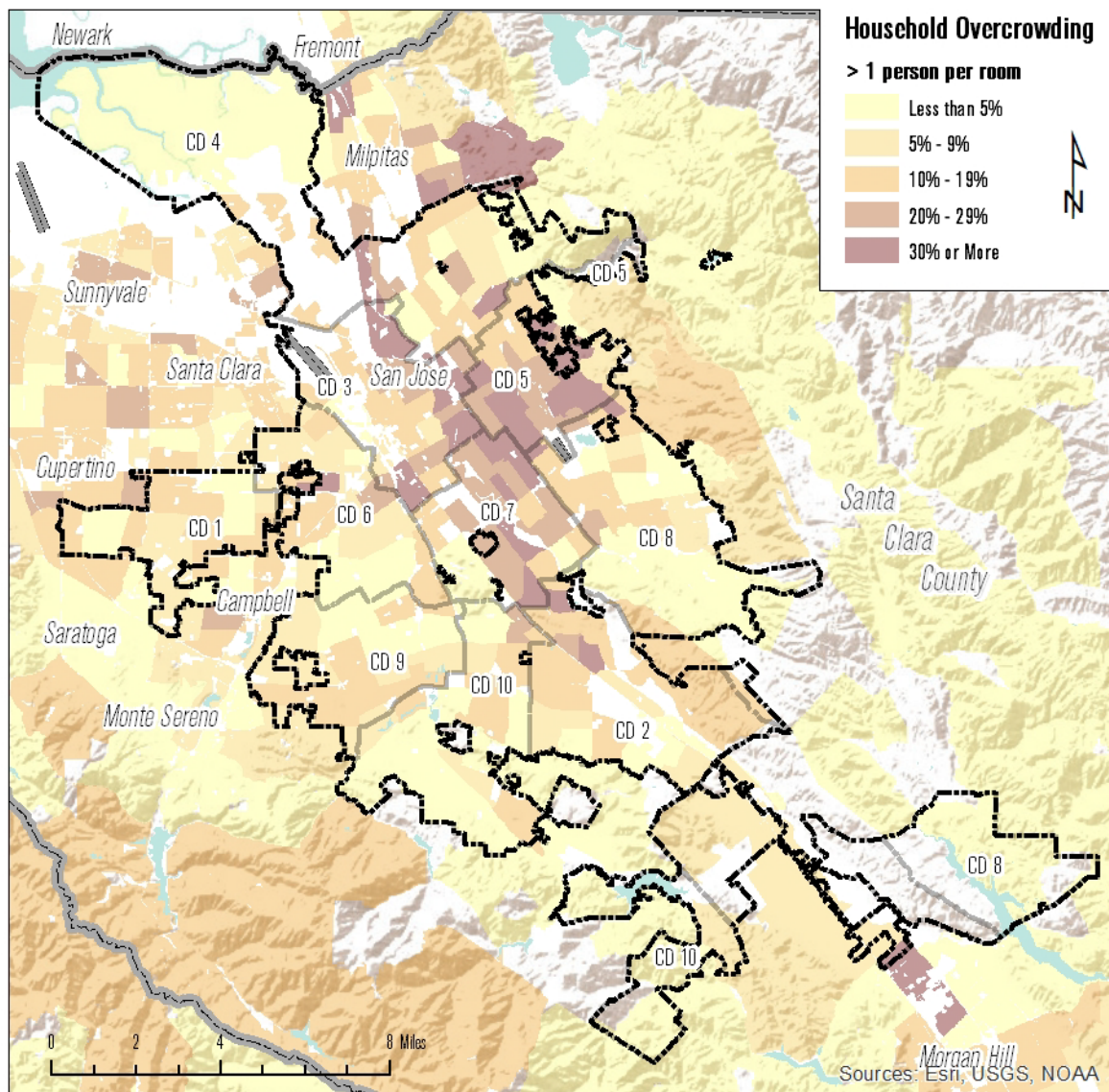
Table 1.2 – Overcrowding in All Renter-Occupied Housing Units, City of San José

City Council District	Not Overcrowded (< 1.01 occupants per room)	Overcrowded (1.01 to 1.50 occupants per room)	Severely Overcrowded (1.51 or more occupants per room)	All Overcrowded (1.01 or more occupants per room)
CD 1	89%	6%	5%	11%
CD 2	85%	9%	6%	15%
CD 3	80%	11%	9%	20%
CD 4	87%	8%	5%	13%
CD 5	72%	18%	10%	28%
CD 6	88%	8%	4%	12%
CD 7	72%	19%	10%	28%
CD 8	89%	7%	4%	11%
CD 9	92%	5%	3%	8%
CD 10	89%	7%	4%	11%
City Total	84%	10%	6%	16%

Sources: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Estimates, B25014 Tenure by Occupants per Room. Universe: Occupied rental housing units. Data in this figure are for all renters, regardless of year built, and in all types of rental housing, including single-family homes, duplexes, mobile homes, and condominiums. The last column, “All Overcrowded,” is the sum of the prior two columns.

How does overcrowding in the City of San José compare to the region? The percent of Santa Clara Valley households experiencing overcrowding varies from city to city, but the City of San José stands out with some of the highest rates of renter households in this condition (Figure 1.15). Sixteen percent of San José renter households are overcrowded, with six percent severely overcrowded. Only the Alum Rock neighborhood (24 percent overcrowded, with 6 percent severely overcrowded), City of Milpitas (20 percent overcrowded, 3 percent severely) and City of Gilroy (17 percent overcrowded, 4 percent severely) rank higher. The Santa Clara County communities with the least amount of renter overcrowding are Fruitdale, Lexington Hills, and Monte Sereno.¹²

Figure 1.15 – Percent of Renter Households Experiencing Overcrowding

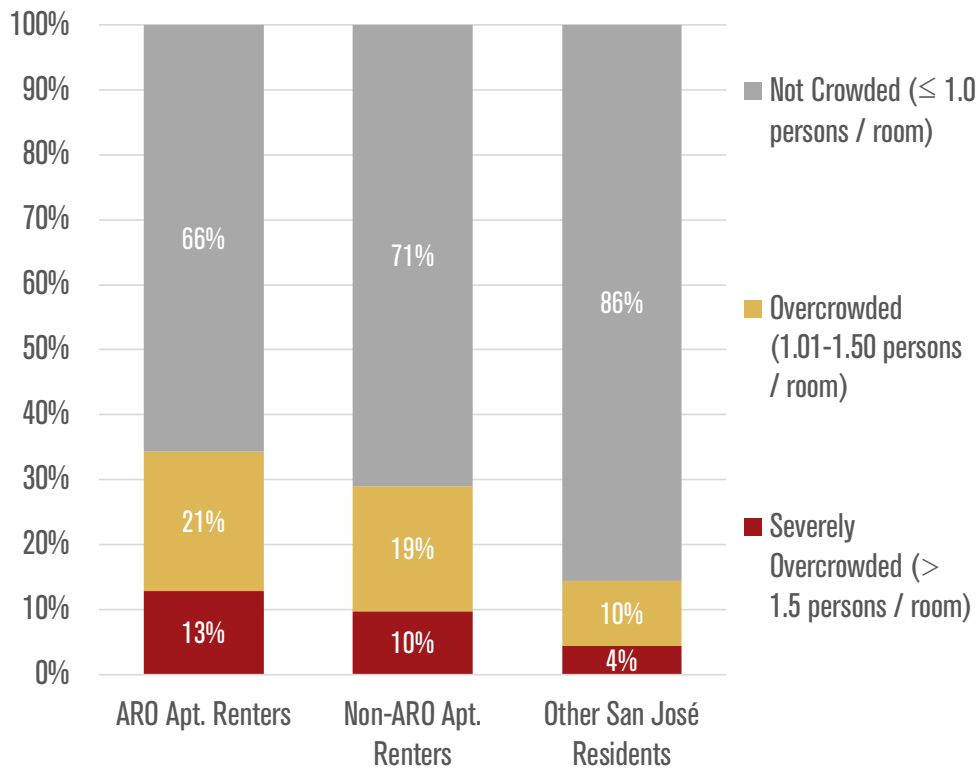


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, B25014 Tenure by Occupants per Room. Universe: Occupied rental housing units. Note: Data in this figure are for all renters, regardless of year built. Geographic units displayed are census tracts, with City Council District boundaries overlaid for reference. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

Based upon the ARO status of renter households in the City of San José, there are higher rates of overcrowding in units covered by the Ordinance than those that are not (Figure 1.16). Thirty-four percent of ARO units have more than one person per room, while 13 percent of those are severely crowded with greater than 1.5 persons per room. Households residing in non-ARO apartments have lower levels of overcrowding, 29 percent, with 10 percent severely overcrowded. Other San José residents (including owner-occupied housing and those not renting in buildings with three or more units) have much lower rates of overcrowding, 14 percent overall and four percent severely overcrowded.

34 percent of San José ARO units are overcrowded, compared to 29 percent of units not covered by the Ordinance

Figure 1.16 – Overcrowding among Renter Households, by ARO Status, City of San José



Source: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Public Use Microdata Sample (PUMS). Tenure by Year Built by Occupants per Room. Note: Overcrowded is 1.01 to 1.50 occupants per room, severely overcrowded is 1.51 or more occupants per room. Data in this figure distinguish between year built and type of rental housing, such as single-family homes, duplexes, mobile homes, and condominiums. See endnotes for category definitions. Data columns may not add up to 100 percent due to rounding.

Summary of Findings

- Over the past 13 years, rent increases for ARO housing have slightly trailed those for non-ARO housing on both an absolute and percentage basis. Median rents for ARO housing units rose from \$1,290 in 2005 to \$1,701 in 2017, in adjusted dollars, a 32 percent increase. Median rents for non-ARO housing units rose from \$1,458 in 2005 to \$1,940 in 2017, a 33 percent increase.
- The gap between ARO and non-ARO rent levels has narrowed. Non-ARO median rents have recently been 5 percent higher than ARO median rents. While the non-ARO median rent was 9 percent higher than the ARO median rent in 2009, that gap has narrowed to just 4 percent by 2017.

- ARO renters have somewhat lower incomes than non-ARO renters. The gap between ARO and non-ARO renters' median household incomes was just above \$5,700 in 2017, the latest year of data available. This gap was around \$18,000 in 2014, the largest it had been since 2005.
- In comparison, as rents have gradually risen or held steady, renter households' incomes were stagnant between 2005 and 2012, for ARO, non-ARO and both renters combined. These median household incomes have increased in the past three years.
- Renter households in ARO units are slightly more rent burdened than those in non-ARO apartments in San José. Fifty-three percent of ARO renters pay 30 percent or more of their income for housing compared to 52 percent of non-ARO renters.
- There are higher rates of overcrowding in units covered by the Apartment Rent Ordinance than those that are not. Thirty-four percent of ARO units have more than one person per room versus 29 percent of non-ARO units, while 13 percent of ARO units are severely crowded with greater than 1.5 persons per room, versus 10 percent of non-ARO units.



Photo Credit: Economic Roundtable, 2016

II. San José Renter Demographics

2. San José Renter Demographics

2a. Data and Definitions

Most of the analysis in this and the prior chapter uses the U.S. Census Bureau’s 5-Year and 1-Year American Community Survey (ACS) Estimates and Public Use Microdata Sample (PUMS) files. These ongoing federal surveys of population and housing conditions offer the largest sample sizes of San José households, the most recently released data, and the widest range of subject matter variables.¹³ Public policy makers and researchers across the country use ACS data regularly.

Given the intricacies of San José’s Apartment Rent Ordinance (ARO) and the irregular shape of its Council Districts (CD) and overall boundaries, we select Census variables, variable categories, and areas that best match “ARO Apartment Renters” in the City, as well as creating two comparison groups of our own: “Non-ARO Apartment Renters” and “Other San Jose Residents.” Although not exact matches to San José’s renters living in ARO units described inventoried in the previous chapter, they are extremely close and the best that these data allow. Please read the notes at the end of this chapter for detailed definitions of these three groups.¹⁴

2b. Number of Tenants in ARO Units by Council District

We estimate that there are 113,284 persons living in ARO units in the City of San José, California (Table 2.1). While there is no official census of the numbers of these residents, our estimate combines the latest data from the U.S. Census with the City of San Jose’s Multiple Housing Roster. The city council districts (CD) with the greatest numbers of these CD 1 (33,009 ARO residents), CD 3 (23,917), and CD 6 (22,939). Across the city, CD 8 (20), CD 4 (1,057), and CD 10 (1,996) have the fewest ARO residents, just over a thousand.

Table 2.1 – Estimated Number of Tenants Living in ARO Units, by Council District

City Council District	Population Living in Renter-Occupied Housing Units (All)	Number of Renter-Occupied Housing Units	Number of ARO Units (Multiple Housing Roster)	Percent of Rental Units that are under the ARO	Number of Renters Living in ARO Units
CD 1	45,586	16,662	12,065	72.4%	33,009
CD 2	32,069	9,106	1,177	12.9%	4,145
CD 3	67,970	23,420	8,241	35.2%	23,917
CD 4	45,433	16,078	374	2.3%	1,057
CD 5	45,966	11,250	1,984	17.6%	8,106
CD 6	50,779	20,315	9,177	45.2%	22,939
CD 7	45,525	11,627	2,161	18.6%	8,461
CD 8	18,006	4,519	5	0.1%	20
CD 9	27,526	9,875	3,456	35.0%	9,633
CD 10	27,168	9,406	691	7.3%	1,996
City Total	406,028	132,258	39,337	29.7%	113,284

Sources: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Estimates (columns one and two); City of San José Multiple Housing Roster (column three). Universe: Occupants of rental housing, renter-occupied housing units.

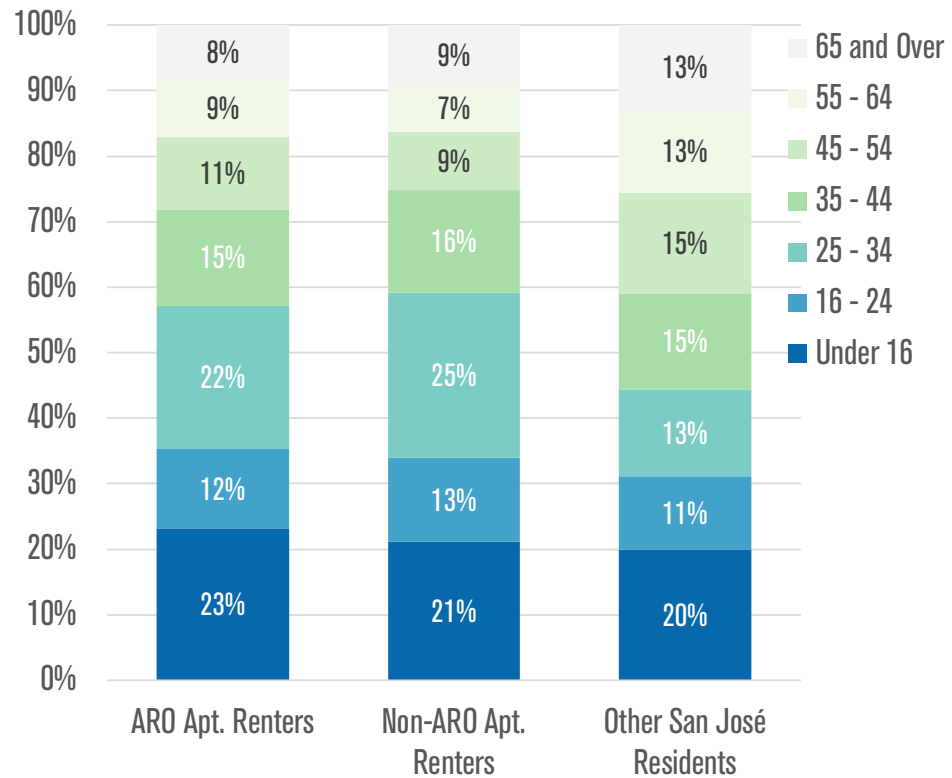
Just under
130,000 San José
residents live in
housing under the
ARO jurisdiction

2c. Age

Renters under the jurisdiction of San José’s Apartment Rent Ordinance (ARO) are slightly younger than non-ARO renters, and significantly younger than San José’s other residents (including those living in single-family houses, duplexes, condominiums and elsewhere) (Figure 2.1). ARO and non-ARO rental housing have greater shares of working-age residents and their children, while the City’s other housing types are occupied by older residents 55 years of age or older (26 percent, compared to 17 and 16 percent for ARO and non-ARO renters, respectively).

ARO housing units are occupied by greater shares of working-age residents and their children.

Figure 2.1 – Age of ARO, non-ARO and other San José City Residents

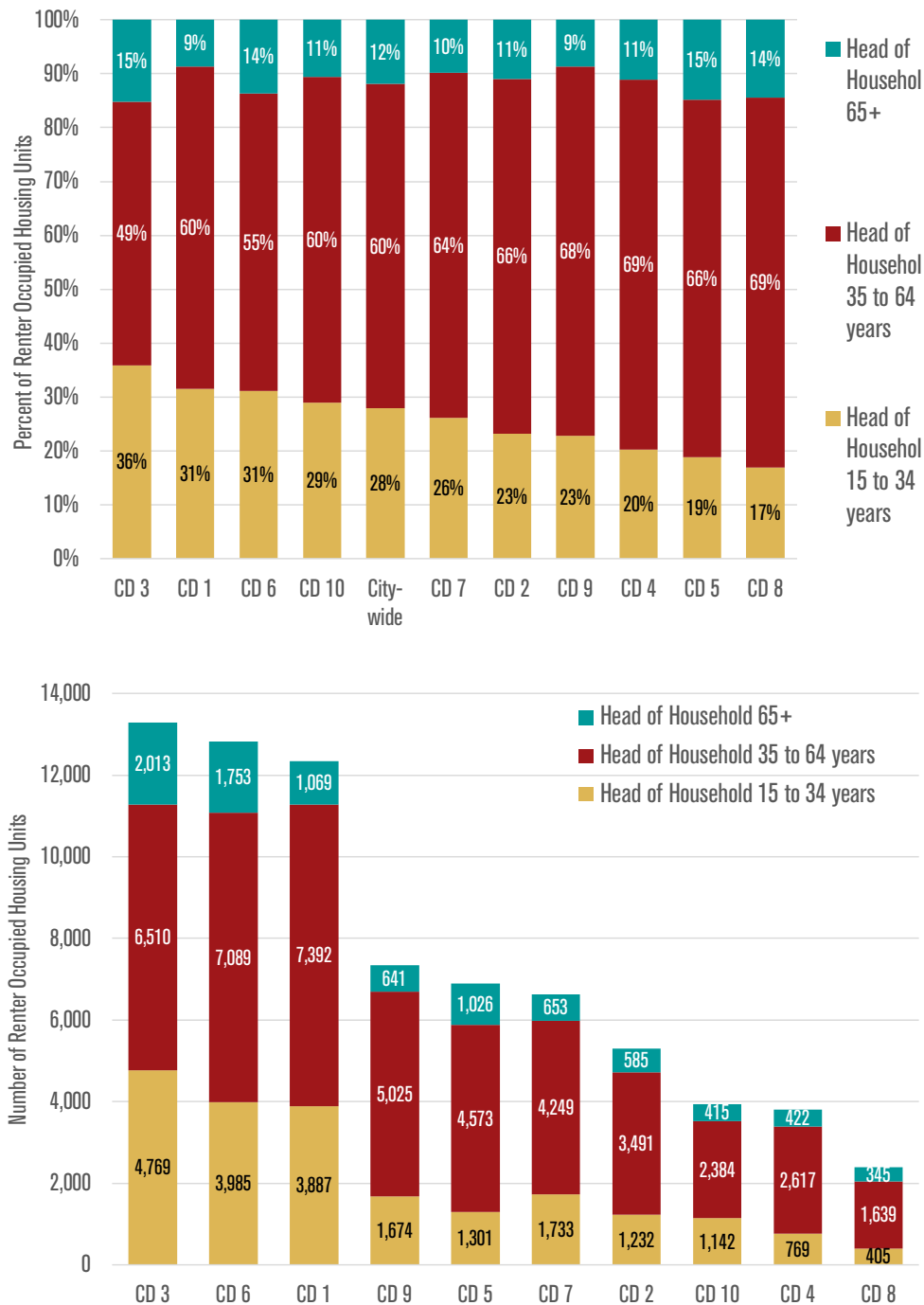


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). All household residents included. Data columns may not add up to 100 percent due to rounding.

Across the City of San José, the age of the heads of households¹⁵ occupying rental housing units built before 1980 is similarly distributed (Figure 2.2). Citywide, 16 percent of pre-1980 rental housing units have a head of household age 34 or younger, 34 percent have a head of household age 35–64, and seven percent have a head of household age 65 or above. CD 9 and CD 1 both have 70 percent or more of their rental housing inventories built before 1980. CD 9, CD 1, and CD 5 have the largest shares of working-age renter householders occupying pre-1980 rental units – all over 40 percent. The approximate

Young renter households are 20 percent or more of CD 1, 6 & 3

Figure 2.2 – Renters of Pre-1980 Housing, by Head of Household’s Age and Council District, City of San José, Shown in Percent (top) and Number (bottom)



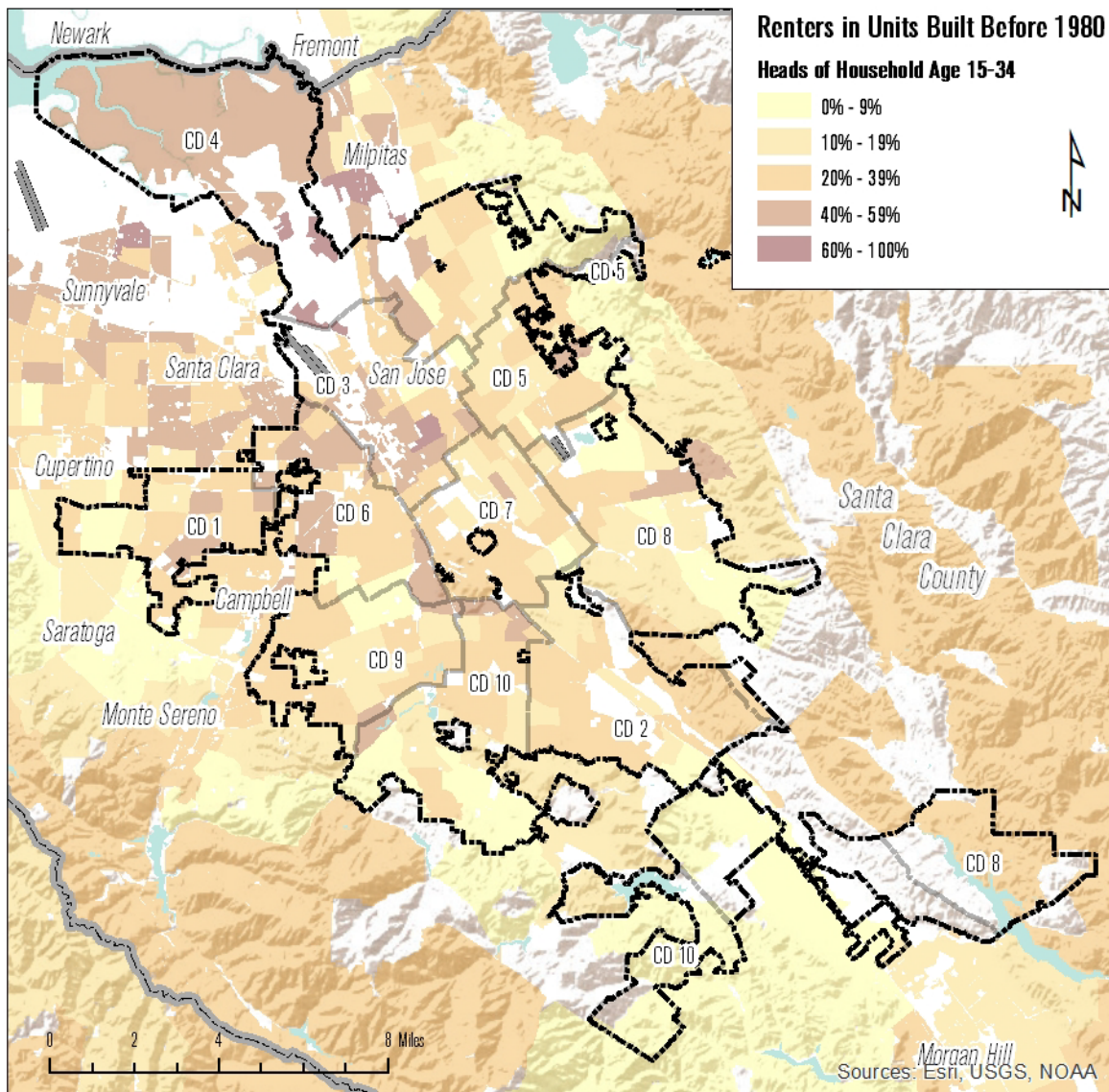
The greatest numbers of households headed by renters age 35 to 64 renter households are in CD 1, 6 & 3

Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25126, Tenure by Age of Householder by Year Structure Built. Universe: Renter occupied housing units. Notes: Bars in top chart highlight all rental housing built before 1980, including duplexes not under the ARO.

numbers of pre-1980 rental households by age of householder appears in the bottom half of Figure 2.2.

Maps of San José showing the geographic distribution of pre-1980 rental unit occupants start with Figure 2.3, which highlights heads of households less than 35 years of age. This captures young worker households as well as those occupied by college students (San José State University, plus the City’s four community colleges: San José City College, Mission College, Evergreen Valley College and West Valley College). CD 1, CD 6, CD 3 and CD 9 all have a preponderance of neighborhoods where young renters account for far more than 20 percent of all renter households.

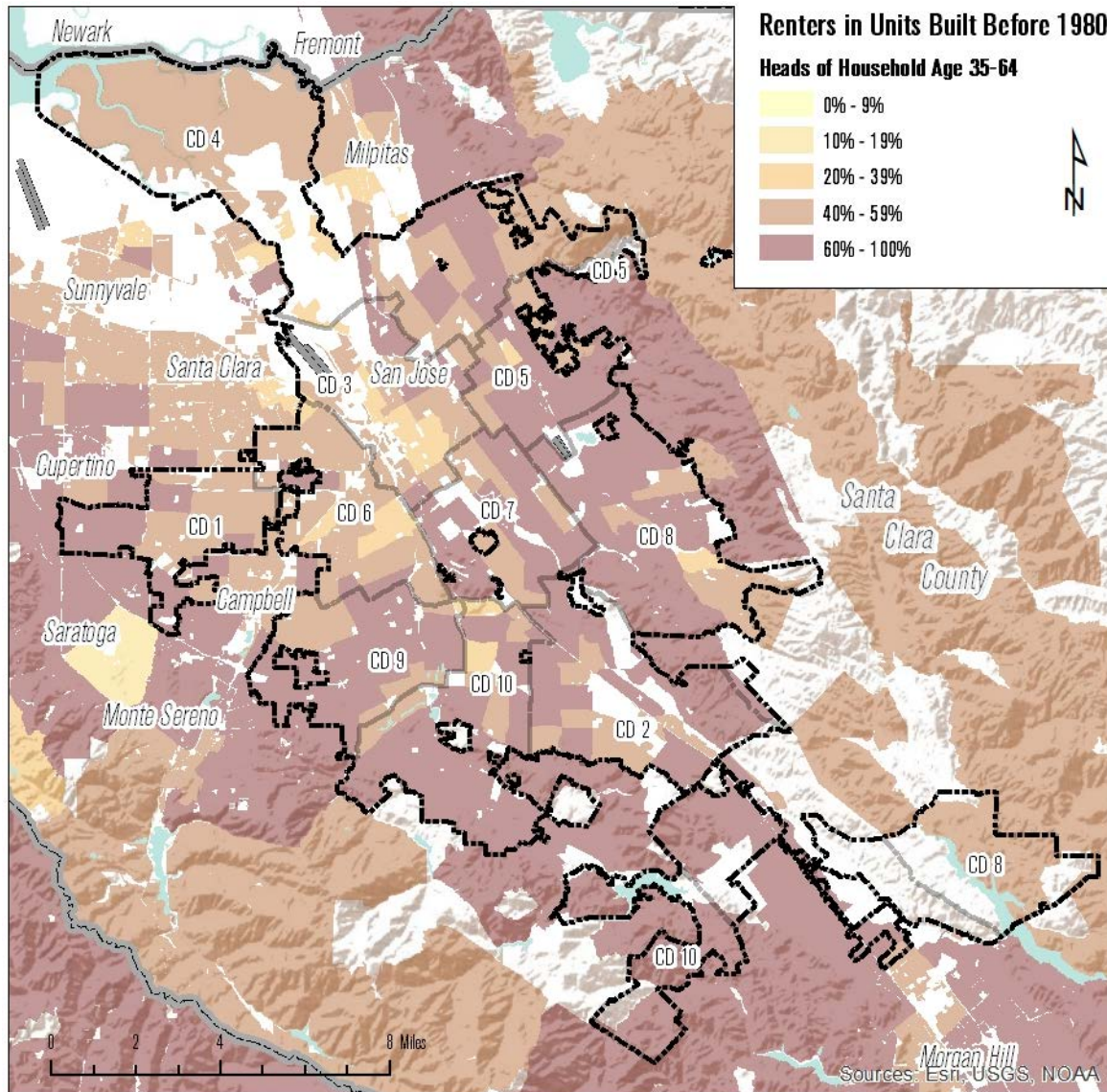
Figure 2.3 – Renter Households Living in Units Built before 1980 and Whose Head of Household is Age 15 to 34 Years, as a Percent of All Renter Households



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25126, Tenure by Age of Householder by Year Structure Built. Universe: Renter occupied housing units. Notes: Geographic units displayed are Census tracts, with Council District boundaries overlaid for reference. Data includes all pre-1980 rental housing, including ARO units, duplexes, rented condominiums and other rented housing units. Map areas filled white (no color) indicate that either no or too few pre-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.

The map highlighting heads of households who are age 35 to 64 years of age appears in Figure 2.4. This captures middle- to older-worker households. Neighborhoods in CD 9, CD 1 and CD 5 have the greatest shares of renter households led by working-age residents of pre-1980 units, while other pockets of these households are visible across the City.

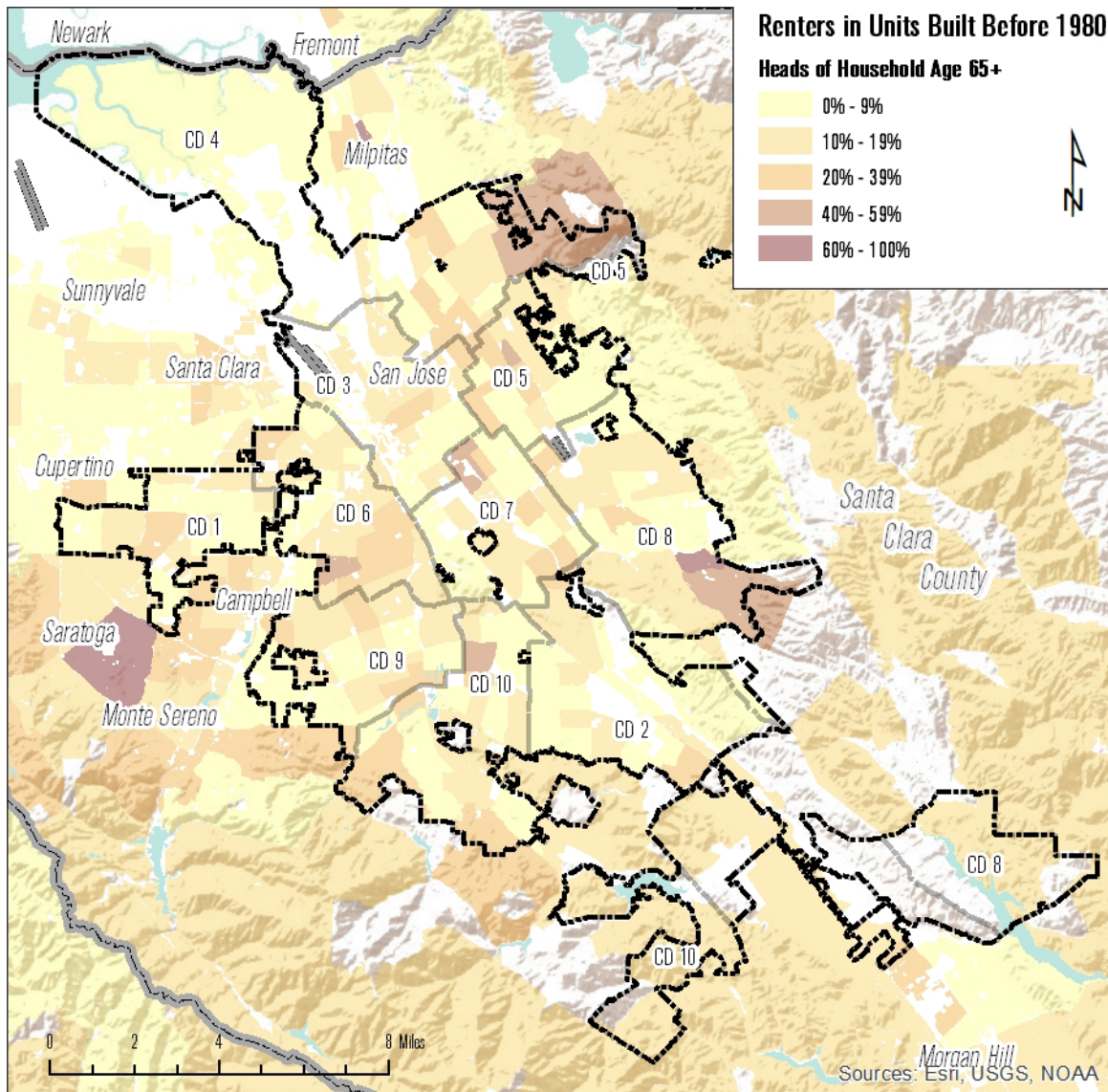
Figure 2.4 – Renter Households Living in Units Built before 1980 and Whose Head of Household is Age 35 to 64 Years, as a Percent of All Renter Households



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25126, Tenure by Age of Householder by Year Structure Built. Universe: Renter occupied housing units. Notes: Geographic units displayed are Census tracts, with Council District boundaries overlaid for reference. Data includes all pre-1980 rental housing, including ARO units, duplexes, rented condominiums and other rented housing units. Map areas filled white (no color) indicate that either no or too few pre-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.

The map highlighting heads of households who are age 65 or more years of age appears in Figure 2.5. This captures older-worker households, retiree households and those headed by the elderly. Neighborhoods in CD 6, CD 5, CD 7 and CD 3 have the greatest shares of renter households led by these older residents of pre-1980 units, although other pockets of these households are visible across the City.

Figure 2.5 – Renter Households Living in Units Built before 1980 and Whose Head of Household is Age 65 or More Years, as a Percent of All Renter Households



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25126, Tenure by Age of Householder by Year Structure Built. Universe: Renter occupied housing units. Notes: Geographic units displayed are Census tracts, with Council District boundaries overlaid for reference. Data includes all pre-1980 rental housing, including ARO units, duplexes, rented condominiums and other rented housing units. Map areas filled white (no color) indicate that either no or too few pre-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.

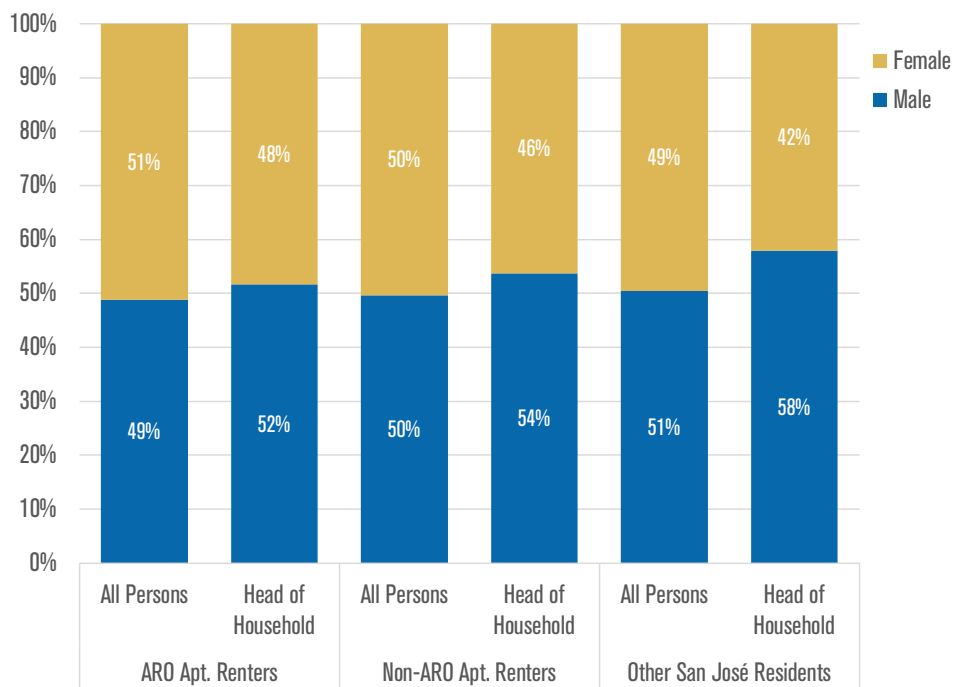
2d. Sex

The sex ratio of residents in the City of San José is roughly equal (Figure 2.6), including that of *all persons* living in ARO units (51 percent female), non-ARO units (50 percent female), and all other San José housing units (49 percent female). These ratios resemble those for Santa Clara County, the State of California, and the United States as a whole.¹⁶

The ratios vary when looking at the sex of the *head of household* (householder), the person (or one of the people) in whose name the housing unit is owned or rented.¹⁷ In ARO units, female-headed renter households are 48 percent of the total, while they are lower in non-ARO units (46 percent female) and all other San José housing (42 percent female).

Women are a greater share of heads of household in ARO units, compared to non-ARO and other San José housing.

Figure 2.6 – Sex of San José Renter Residents and Heads of Households, by ARO status



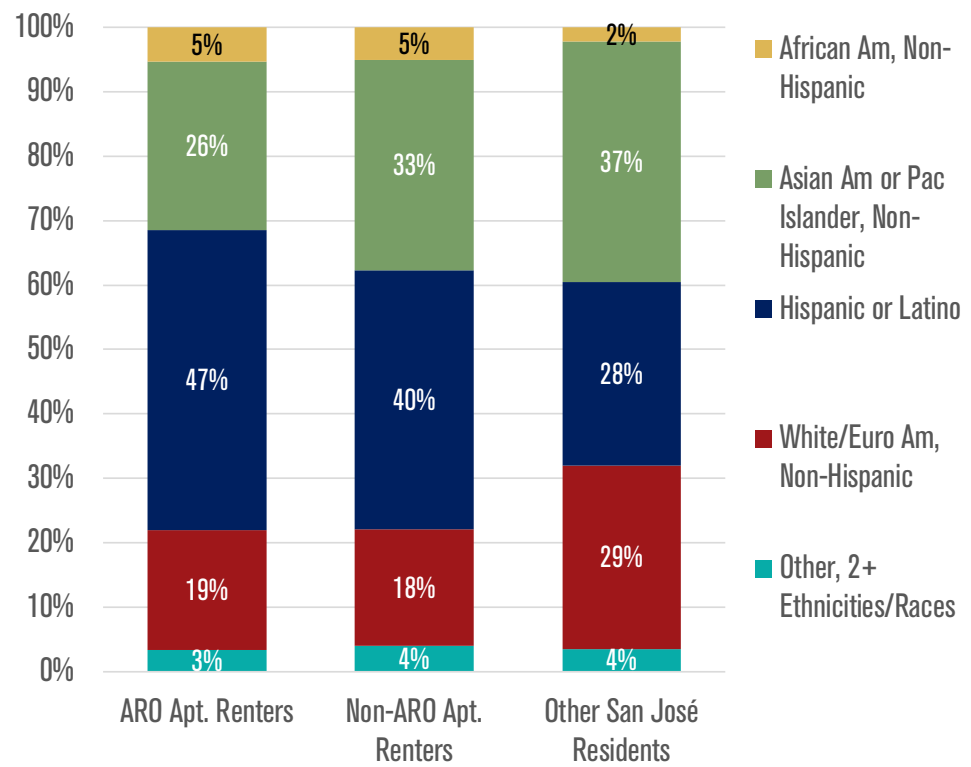
Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon the Sex variable, which has two response options: Male or Female. Data columns may not add up to 100 percent due to rounding.

2e. Race-Ethnicity

The racial-ethnic profile of renters living in the City of San José is very diverse. The plurality of ARO unit renters are Latino households (47 percent), with Asian American and Pacific Islander households constituting another 26 percent, White/European American households 19 percent, African American households five percent, and the balance made up of other households (Figure 2.7). Interestingly, Asian American and Pacific Islander households are a larger share of non-ARO than ARO rental households (33 versus 26 percent), and a still larger percent of non-renter households (37 percent) in the City. The share of White/European American households is also higher among non-renter households (29 percent), while Latino and African American non-renter households are smaller when compared to their shares of renters, and when non-ARO occupants are compared to ARO occupants.

47% of San José ARO units are occupied by Latino households, 26% by Asian American & Pacific Islanders, and 19% by Whites/European Americans

Figure 2.7 – Race-Ethnicity of San José Renter Residents, by ARO status

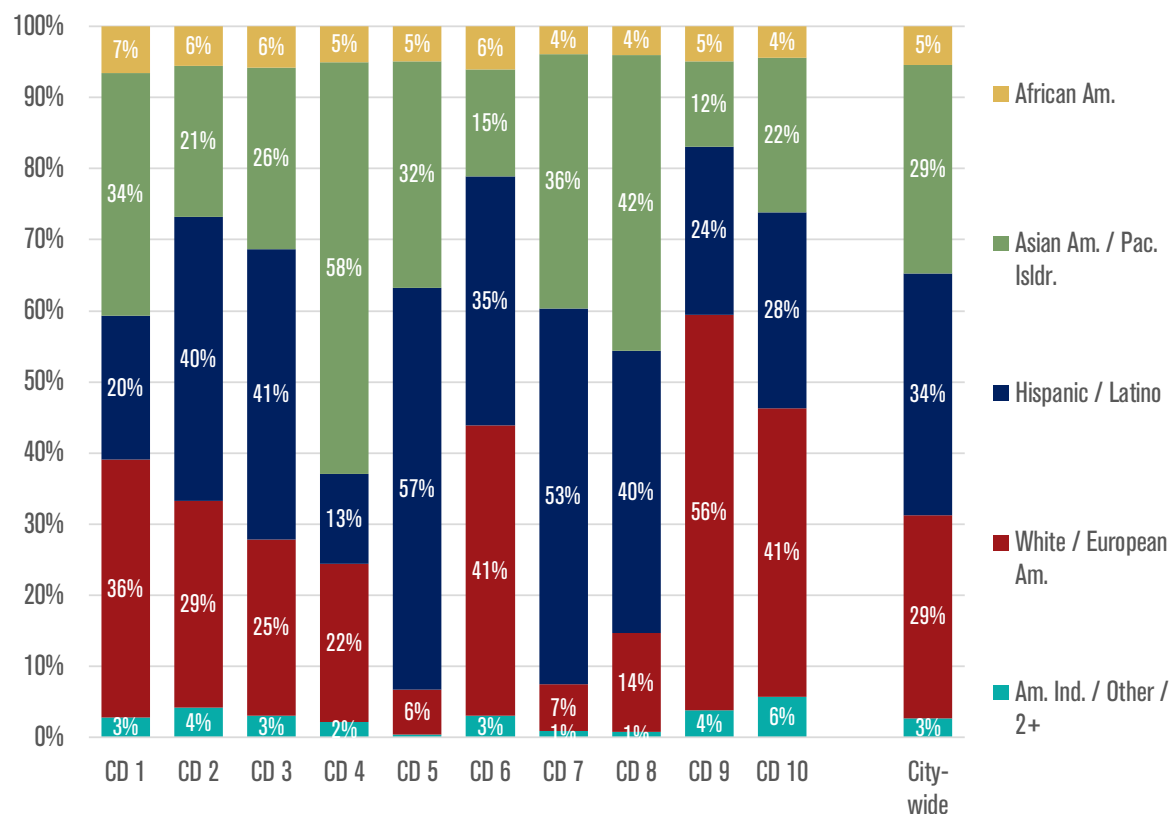


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of RAC1P and HISP variables. Data columns may not add up to 100 percent due to rounding.

The distribution of San José renter households by Council Districts, broken out by race and ethnicity, is illustrated in Figure 2.8. Only four Council Districts have more than 50 percent – an absolute majority – of renter residents in one racial-ethnic group: CD 4 has an estimated 58 percent Asian American or Native Hawaiian or Pacific Islander renters, CD 5 and CD 7 have an estimated five 57 and 53 percent Hispanic or Latino renters, respectively, while an estimated 56 percent of CD 9 renters are White or European American. While these three Districts are home to three different racial-ethnic group majorities, the balance of San José is extremely diverse. Only its African American renter population, ranging from three to eight percent per district, and its renter population of American Indians, “Other Races,” and “Two or More Races” are relatively smaller.

Only 4 city council districts have >50% of renters belonging to any one racial-ethnic group

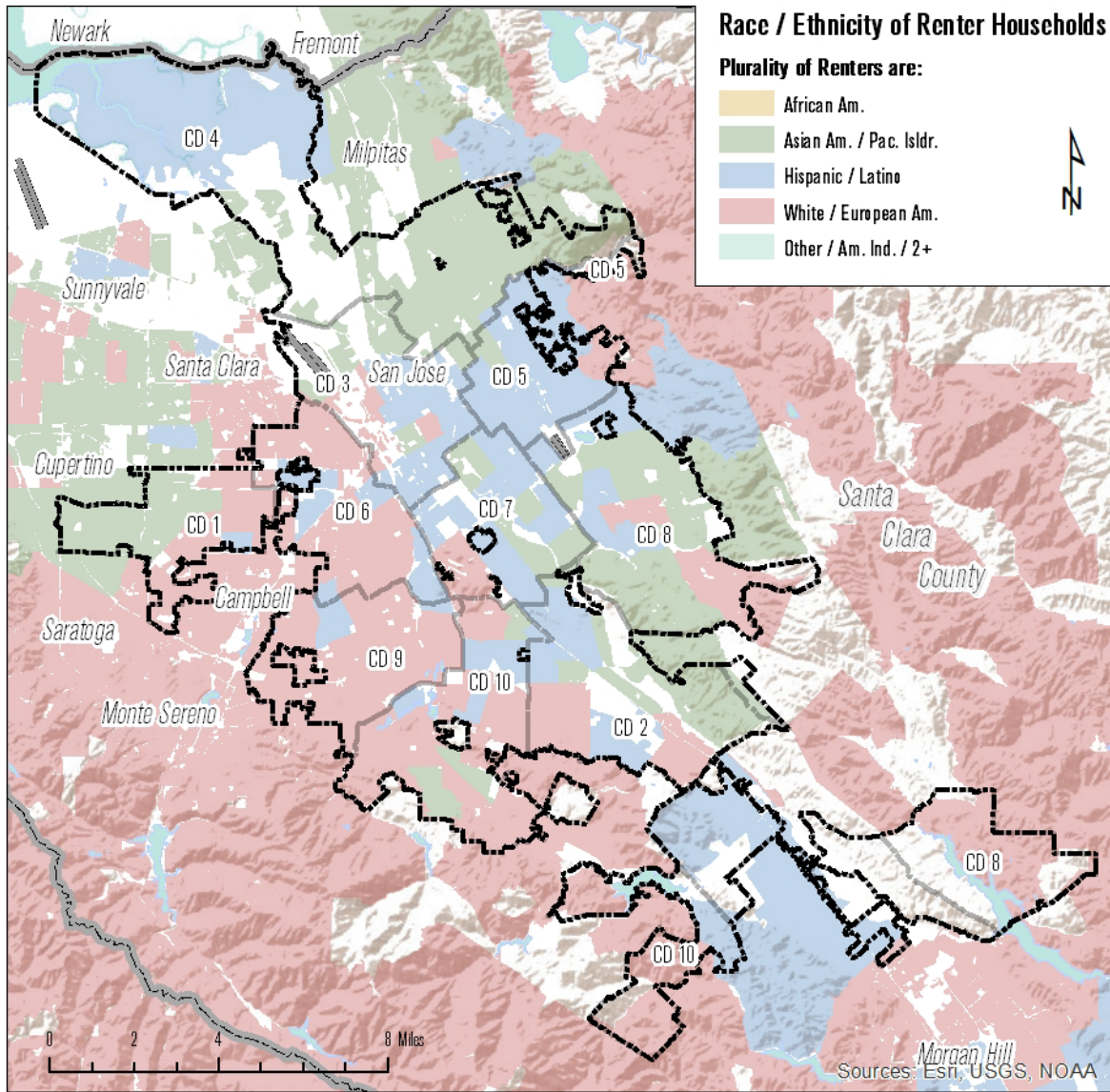
Figure 2.8 – Race-Ethnicity of San José Renter Residents, by Council District



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25003a Tenure (White Alone Householder), B25003b Tenure (Black or African American Alone Householder), B25003c Tenure (Am Indian and AI Native Alone Householder), B25003d Tenure (Asian Alone Householder), B25003e Tenure (Native Haw and Other PI Alone Householder), B25003f Tenure (Some Other Race Alone Householder), B25003g Tenure (Two or More Races Householder), B25003h Tenure (White Alone, Not Hispanic or Latino Householder), B25003i Tenure (Hispanic or Latino Householder).

The geographic distribution of San José renter households, broken out by race and ethnicity, is further illustrated in a series of maps, starting with Figure 2.9 showing the race and ethnicity categories selected by a plurality of renter residents in each Census tract. Hispanic or Latino renters, followed by White/European American renters and Asian American households are the plurality of most Census tracts across the City of San José.

Figure 2.9 – Race-Ethnicity of the plurality of San José Renter Residents, by Census Tract

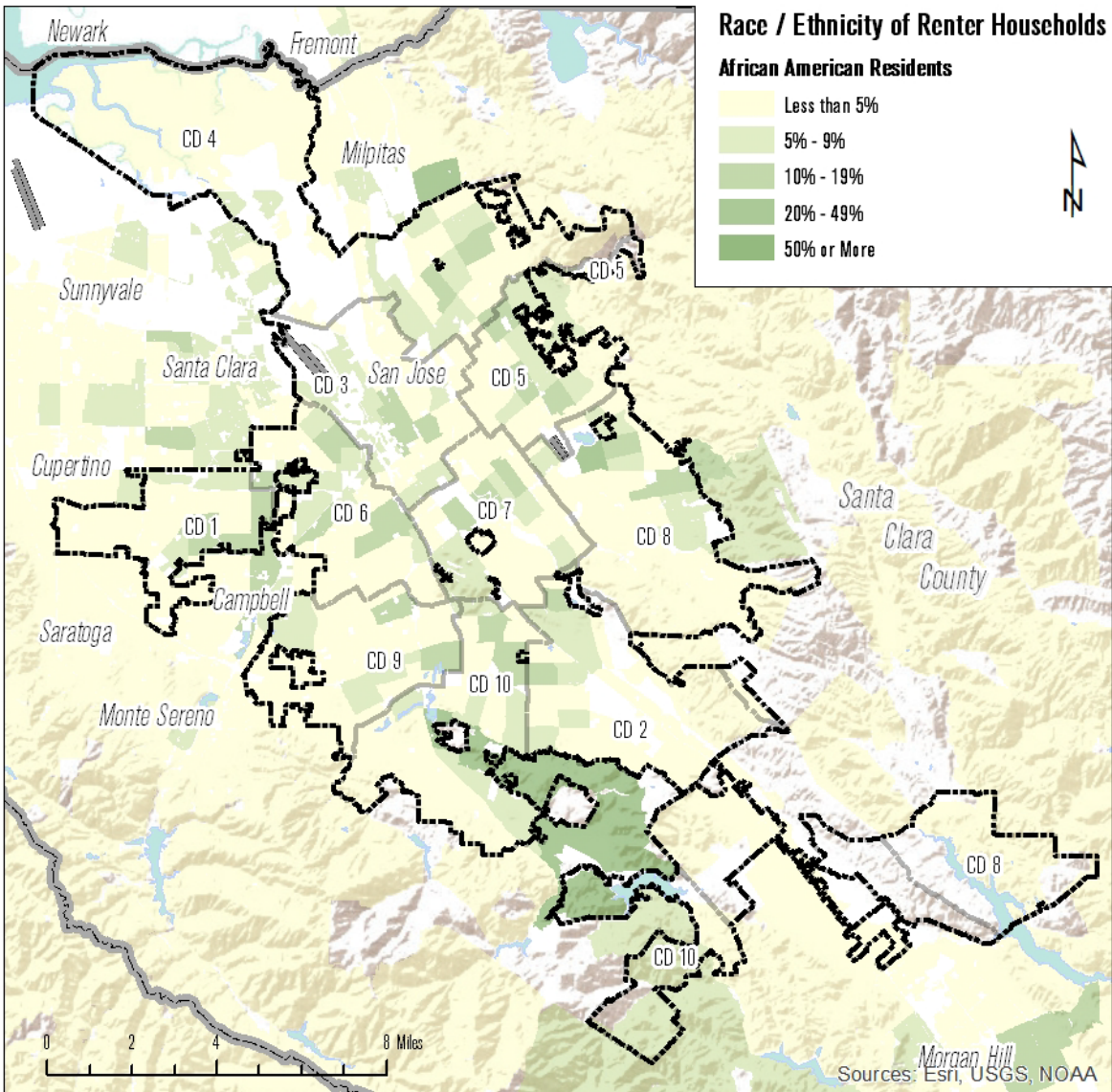


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25003a Tenure (White Alone Householder), B25003b Tenure (Black or African American Alone Householder), B25003c Tenure (Am Indian and AI Native Alone Householder), B25003d Tenure (Asian Alone Householder), B25003e Tenure (Native Haw and Other PI Alone Householder), B25003f Tenure (Some Other Race Alone Householder), B25003g Tenure (Two or More Races Householder), B25003h Tenure (White Alone, Not Hispanic or Latino Householder), B25003i Tenure (Hispanic or Latino Householder). Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

Individual maps follow this one showing the geographic sub-groups of San José renter households:

The geographic distribution of African American San José renter households appears in Figure 2.10, at the Census tract level. These are renter households that responded "No, not Spanish/Hispanic/Latino" and who reported "Black" or "African American" as their only entry in the American Community Survey's race question.

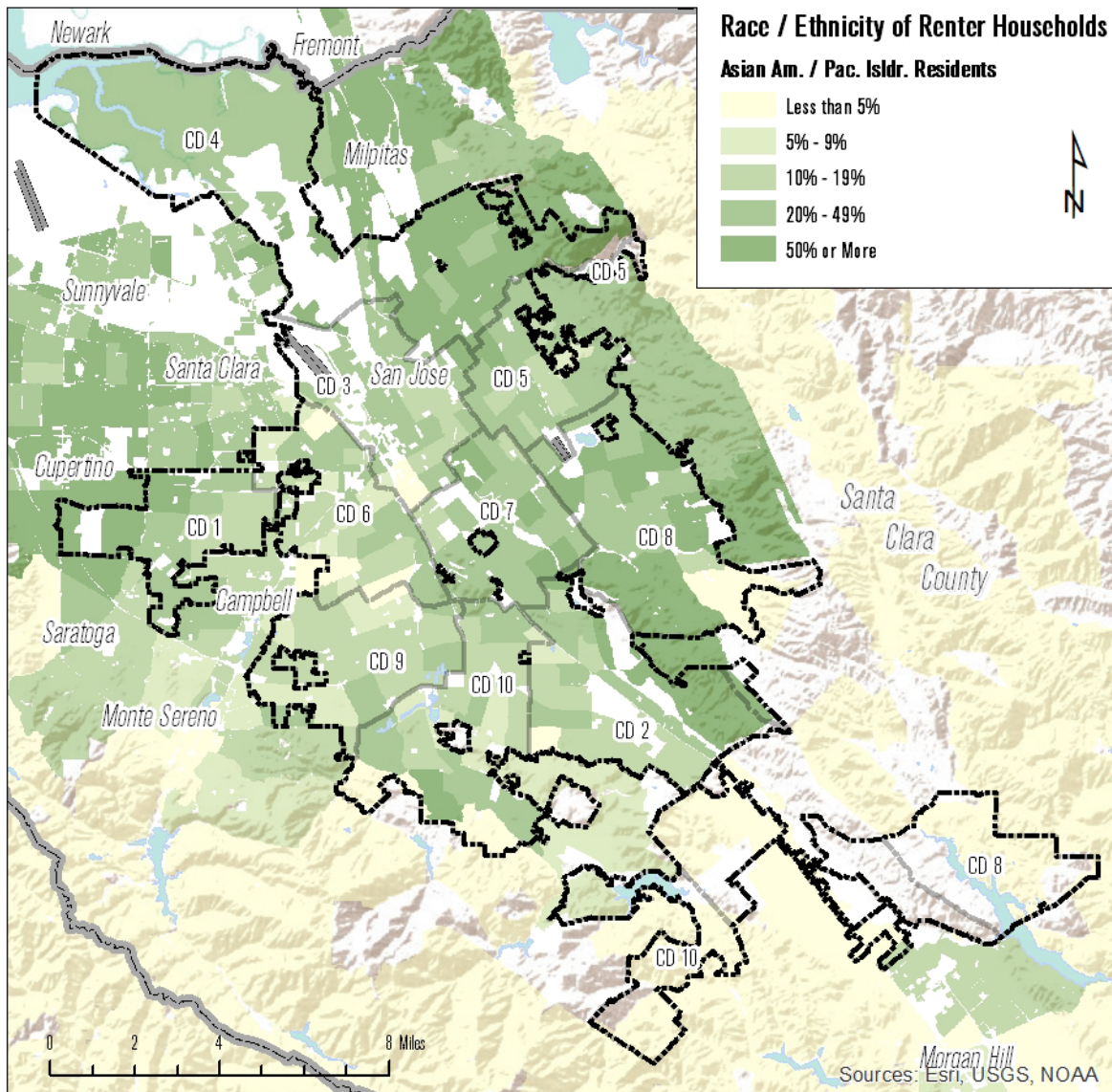
Figure 2.10 – African American Renter Households, as a Percent of All San José Renter Residents



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25036 Tenure by Year Built, B25003b Tenure (Black or African American Alone Householder). Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

The geographic distribution of Asian American and Pacific Islander San José renter households appears in Figure 2.11, at the Census tract level. These are renter households that responded "No, not Spanish/Hispanic/Latino" and who reported their race as "Asian American" or "Pacific Islander." Geographic origins of Asian American residents or their ancestors include South, Southeast and East Asia, while those of Pacific Islanders refers to those with ancestry in Polynesia, Melanesia, and Micronesia.

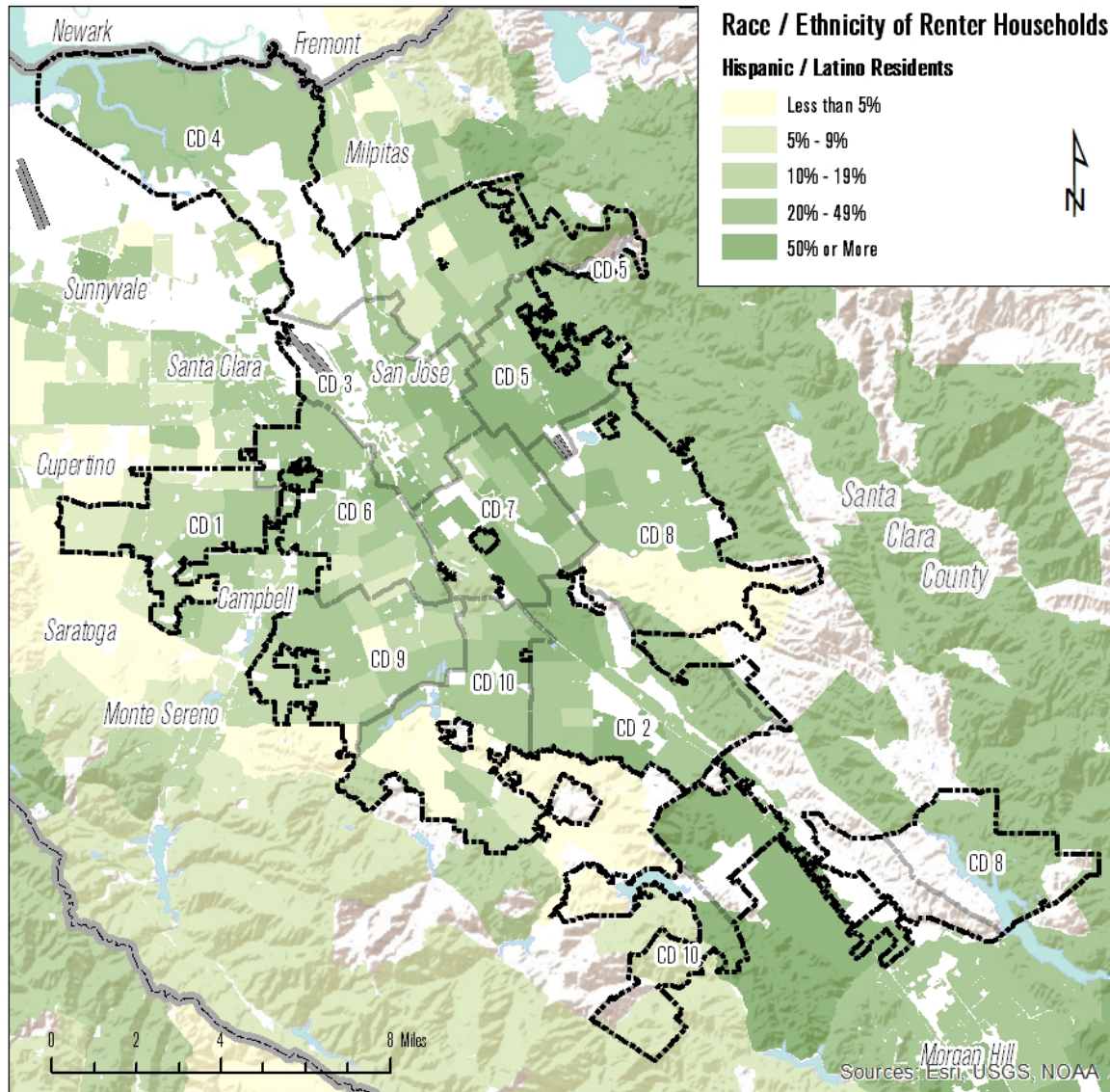
Figure 2.11 – Asian American and Pacific Islander Renter Households, as a Percent of All San José Renter Residents



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25036 Tenure by Year Built, B25003d Tenure (Asian Alone Householder). Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

The geographic distribution of Hispanic or Latino San José renter households appears in Figure 2.12, at the Census tract level. Hispanic or Latino origin can be the heritage, nationality, lineage, or country of birth of the person or the person’s parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race. Geographic origins can include Mexico, Puerto Rico, and Spanish-speaking countries of Central America, South America, or the Caribbean.

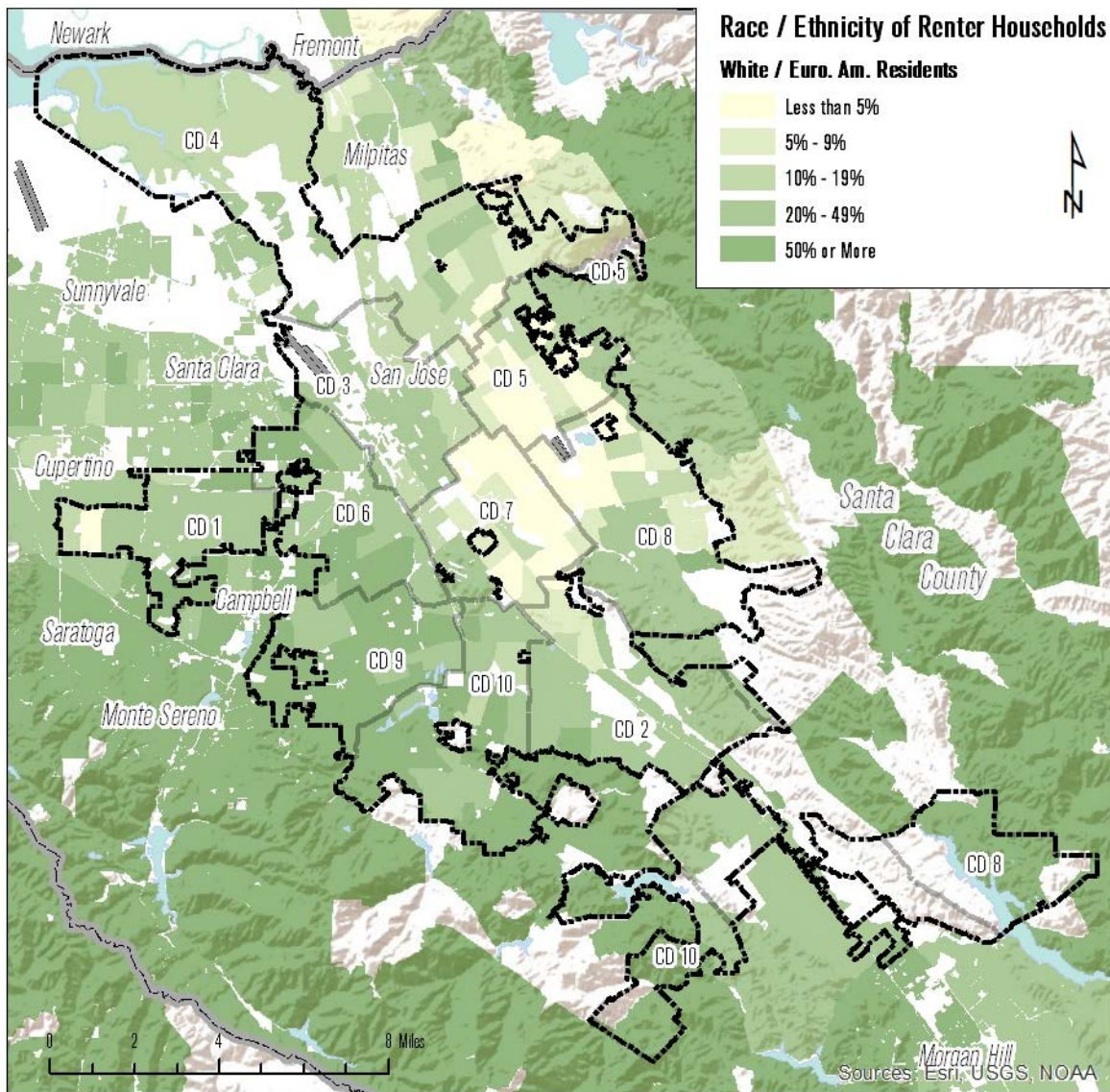
Figure 2.12 – Hispanic or Latino Renter Households, as a Percent of All San José Renter Residents



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25036 Tenure by Year Built, B25003i Tenure (Hispanic or Latino Householder). Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Map areas filled white (no color) indicate that either no or too few pre-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.

The geographic distribution of White or European American renter households in San José is shown in Figure 2.13, at the Census tract level. These are renter households who responded "No, not Spanish/Hispanic/Latino" and who reported "White" as their only entry to the race question. This includes renters or their ancestors with origins in Europe, the Middle East, or North Africa, such as Irish, German, Italian, Lebanese, Arab, or Moroccan.

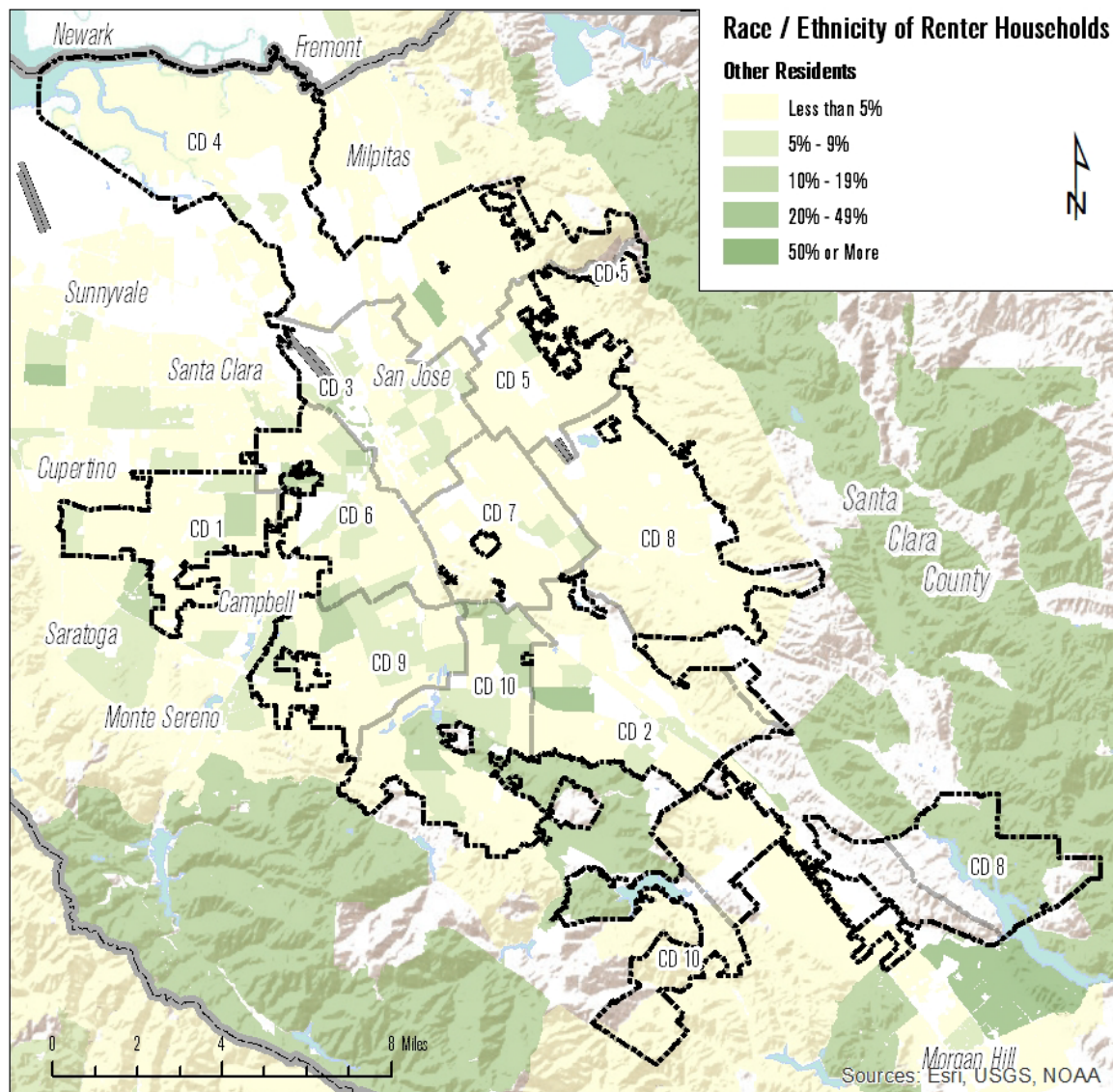
Figure 2.13 – White / European American Renter Households, as a Percent of All San José Renter Residents



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25003h Tenure (White Alone, Not Hispanic or Latino Householder). Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Map areas filled white (no color) indicate that either no or too few pre-1980 sample observations were available, or were unpopulated portions of Census tracts in 2010.

The geographic distribution of American Indian San José renter households appears in Figure 2.14, at the Census tract level. Renter households that identified as “Other Races” (non-Hispanic) and “Two or More Races” (non-Hispanic) are also counted in this map.

Figure 2.14 – Other Renter Households, as a Percent of All San José Renter Residents



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Tables B25003c Tenure (Am Indian and AI Native Alone Householder), B25003f Tenure (Some Other Race Alone Householder), B25003g Tenure (Two or More Races Householder). Notes: “Other Residents” in this figure are renter heads of households who identified as American Indian, Alaska Native, “some other race” or “two or more races.” Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

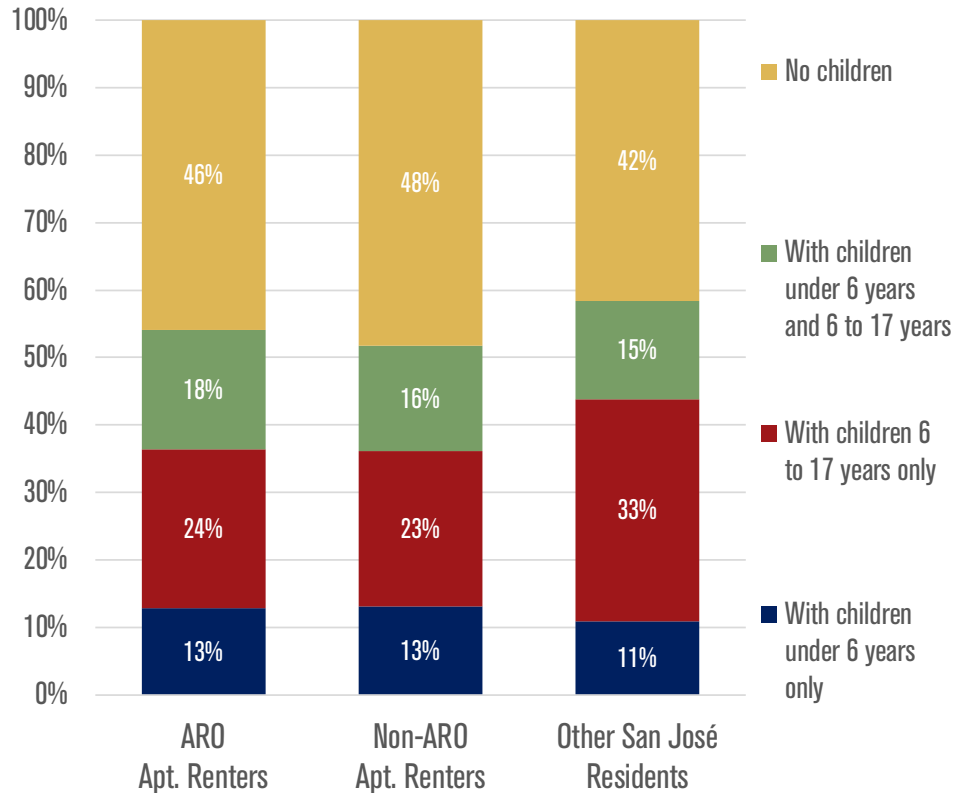
Taken altogether, the maps in Figures 3.8 through 3.13 reveal patterns of ethnic minorities live in more urban, central locations of the City of San José, while whites and others live more on the City’s edges.

Over half of San José ARO renter households have children age <18

2f. Presence of School Aged Children and Household Structure

Just over half of renters living in the City of San José – both in ARO and non-ARO units – have children aged under 18 present in their households (Figure 2.15). For households occupying ARO units, 24 percent have school-aged children (age 6 to 17) right now; another 13 percent have children age five and under, preschoolers who will soon enter Kindergarten. Eighteen percent of ARO households have both school-aged children as well as kids under six years old. Other San José residents have the largest shares of households with children, 58 percent.

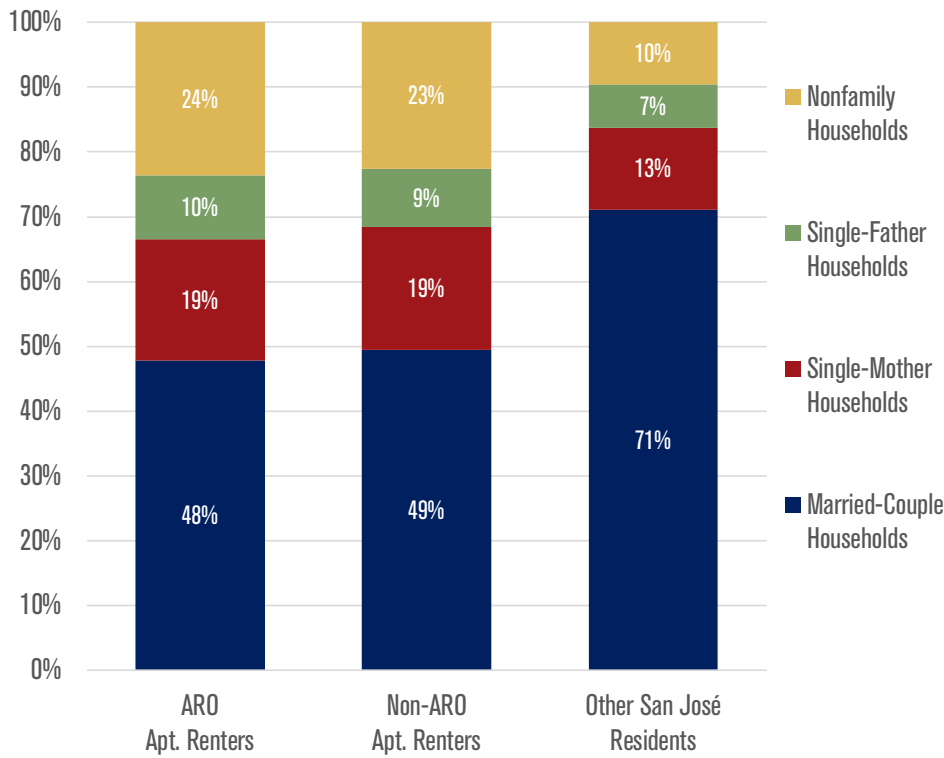
Figure 2.15 – Presence of Children of San José Renter Residents, by ARO status



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the Presence and Age of Children HUPAC variable. Universe: Occupied housing units. Data columns may not add up to 100 percent due to rounding.

Married-couple families occupy just under half of renter households in the City of San José –in both ARO and non-ARO units (Figure 2.16), and single-parent families occupy another 29 percent of those rental units. Non-family households, consisting of people who live alone or who share their residence with unrelated individuals, occupy just under a quarter of both ARO and non-ARO units. In other San José households, married-couple families occupy 71 percent of those units, single-parent families another 20 percent, and non-family households comprise the remainder.

Figure 2.16 – Household/Family Types of San José Renter Residents, by ARO status



Just under half of San José ARO households are led by a married couple; another 29% are single-parent households

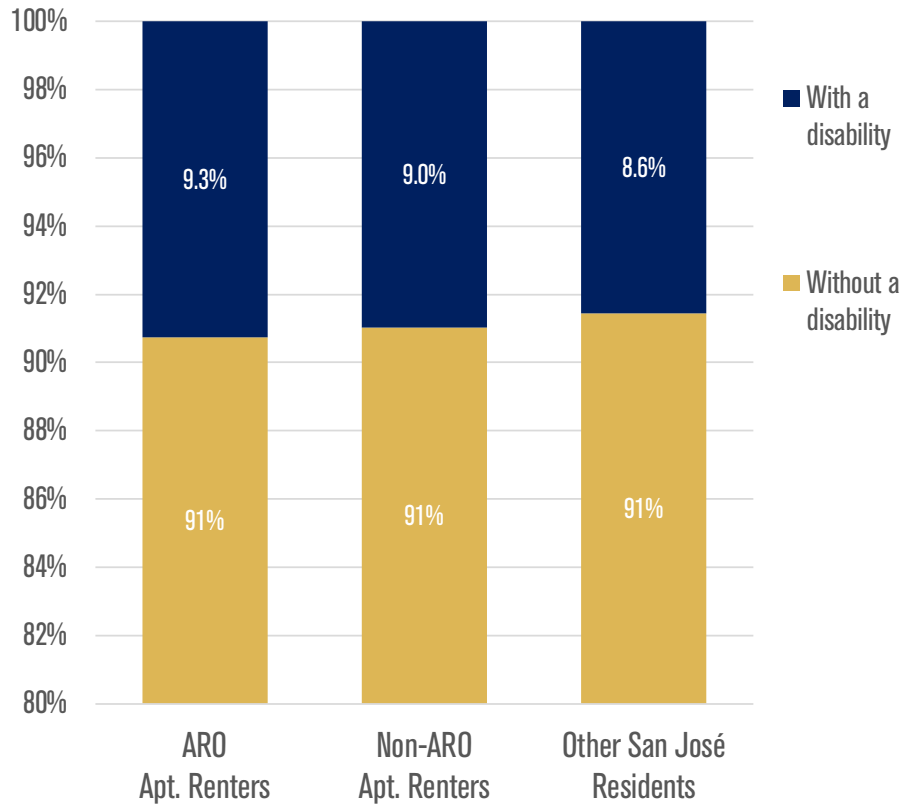
Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the Household/Family Type HHT variable. Universe: Occupied housing units. Data columns may not add up to 100 percent due to rounding.

Disability rates among San José residents is similar across all types of housing

2g. Disability Status and Health Insurance Coverage

The disability status of City of San José residents varies very little by whether they reside in ARO, non-ARO units, or in other San José housing units (Figure 2.17). Roughly, nine percent of all city residents live with a disability, which includes up to different types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.¹⁸ This compares with 12.6 percent of the U.S. population, 10.6 percent of California residents, and 7.9 percent of all Santa Clara County residents.¹⁹

Figure 2.17 – Disability Status of San José Renter Residents, by ARO status

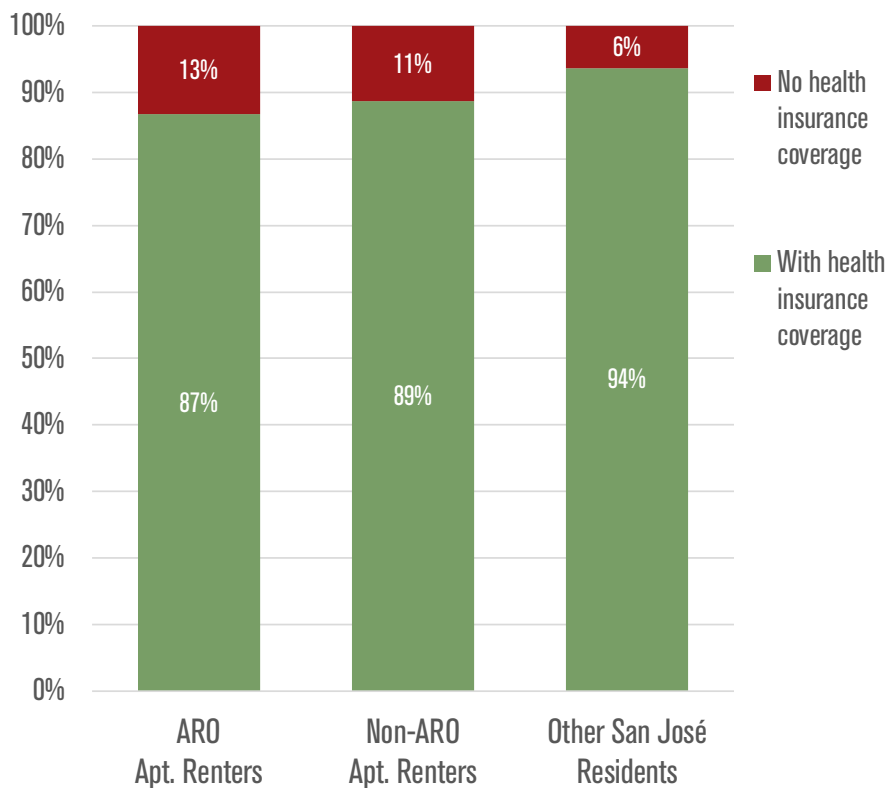


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon the Disability recode (DIS) variable. Universe: Civilian noninstitutionalized population. Data columns may not add up to 100 percent due to rounding. The vertical axis is cropped to highlight data

Health insurance coverage of City of San José residents varies by their type of housing (Figure 2.18), with 87 percent of ARO occupants having some form of coverage, 89 percent of non-ARO renter occupants covered, and 94 percent of all other San José residents covered. This compares with 86 percent of the U.S. population covered, 90 percent of California residents covered, and 94 percent of all Santa Clara County residents covered.²⁰ Health insurance coverage includes private plans (employment-based and direct-purchased) as well as government plans (Medicare, Medicaid and military health care).

Health insurance covers 87% of San José ARO residents, compared to 94% of all Santa Clara residents

Figure 2.18 – Health Insurance Status of San José Renter Residents, by ARO status



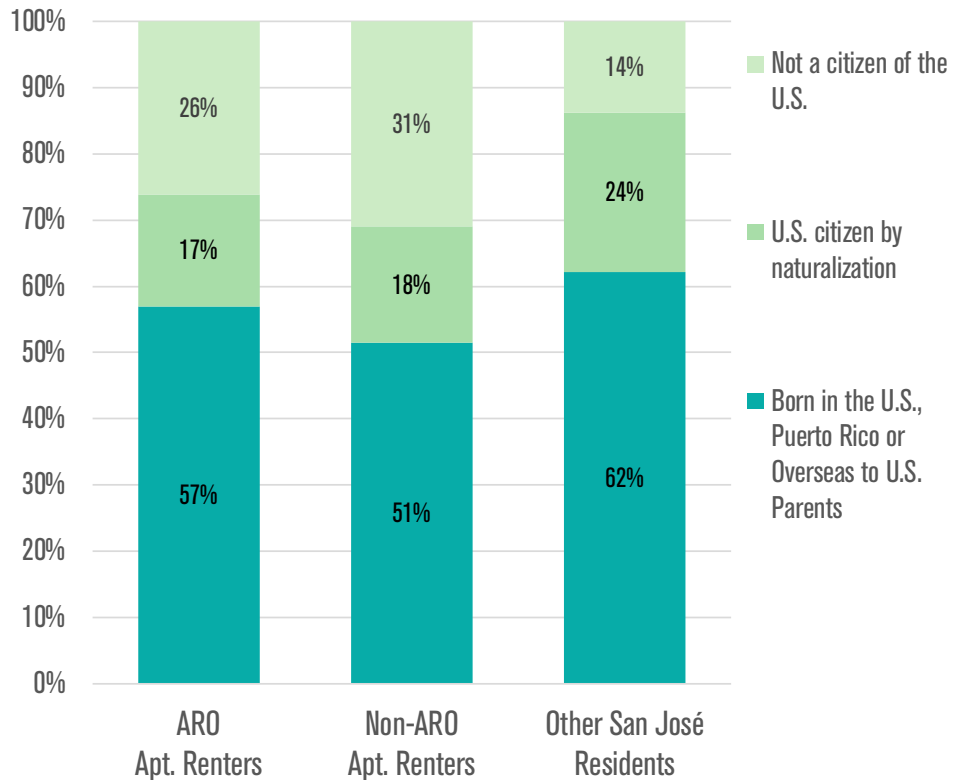
Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon the Health insurance coverage recode (HICOV) variable. Universe: Civilian noninstitutionalized population. Data columns may not add up to 100 percent due to rounding.

2h. Citizenship Status and Decade of Entry

Over half of renters living in the City of San José – both in ARO and non-ARO units – are citizens either born in the United States or Puerto Rico, or else were born overseas to U.S. parents (Figure 2.19). Another 17 to 18 percent are U.S. citizens by naturalization. The remaining 26 to 31 percent of renter residents are not yet citizens of the U.S. In contrast, the citizenship status of San José’s other residents is somewhat different. A larger majority (62 percent) are U.S. citizens by birth, and a larger share (24 percent) are U.S. citizens by naturalization; only 14 percent are not citizens of the U.S. Non-citizens includes green card holders, persons with temporary visas for work, travel and education, undocumented residents, and any others surveyed by the Census who were not U.S. citizens.

Over half of San José ARO residents are citizens by birth; 17% are naturalized citizens

Figure 2.19 – Citizenship Status of San José Renter Residents, by ARO status

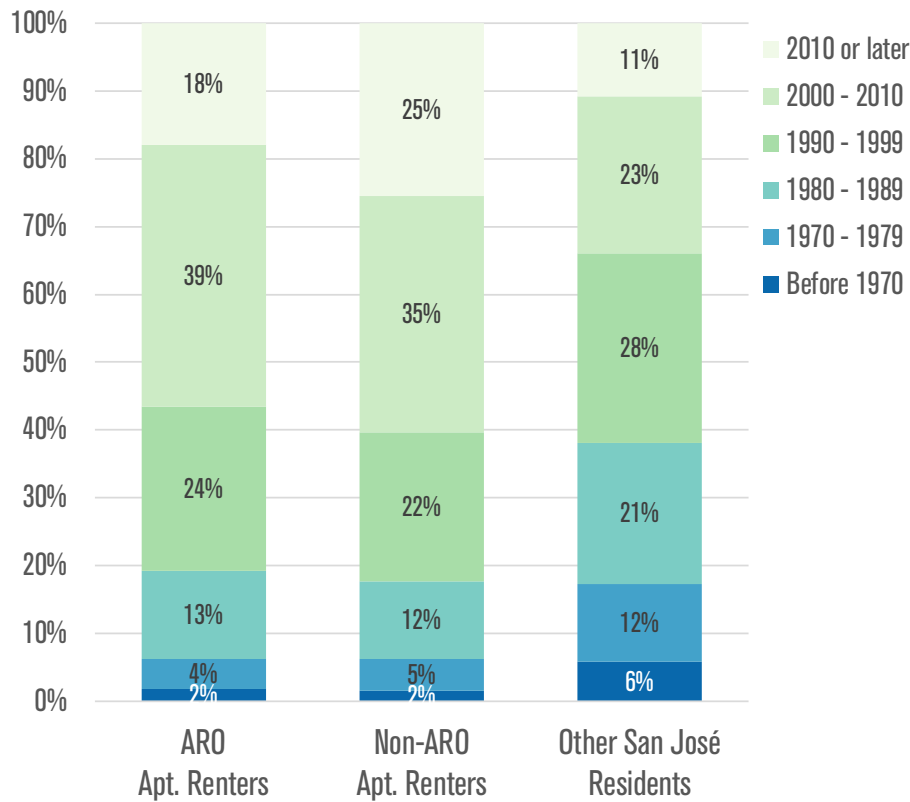


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the CIT (Citizenship Status) variable. Universe: Total population. Data columns may not add up to 100 percent due to rounding.

For those not born in the U.S., their year of entry is summarized in Figure 2. 20. As with citizenship status, ARO and non-ARO renter residents in San José are similar, with over half of non-U.S. born residents arriving in the year 2000 or later, and almost another 22 to 24 percent arriving in the U.S. during 1990s. Immigrants who now live in San José’s other, non-rental housing are more established, with 18 percent arriving before 1980 and another 21 percent arriving during the 1980s.

Among non-U.S. born ARO residents, 57% arrived since 2000.

Figure 2.20 – Decade of Entry of Non-U.S. Born San José Renter Residents, by ARO status



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the DECADE (Decade of entry) variable. Universe: Total population not born in the U.S. Data columns may not add up to 100 percent due to rounding.

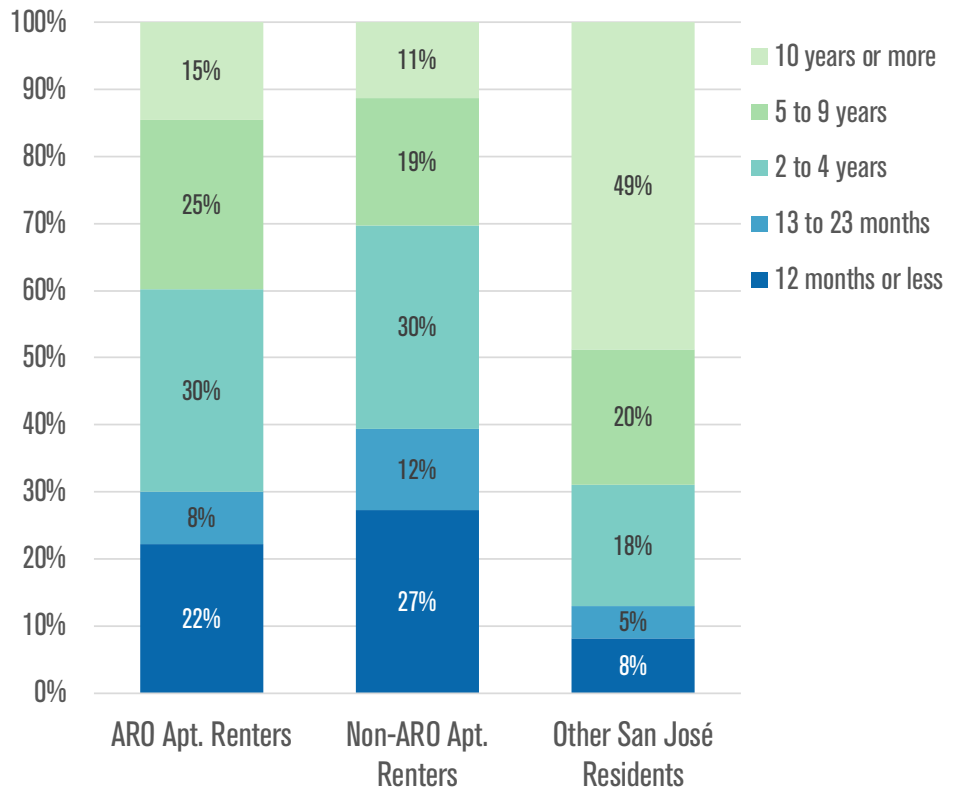
ARO renters stay longer in the same units than non-ARO renters.

2i. When Moved Into Current Home

San José renters currently living in ARO units have stayed in the same apartment somewhat longer than those in non-ARO units (Figure 2.21). Over two-thirds (70 percent) of those renting ARO units have stayed there two years or longer, while 41 percent of non-ARO occupants have stayed that long. Other San José residents are the most established, with over two thirds (69 percent) staying 5 years or more.

Given this point-in-time estimate of when ARO tenants moved in, we can infer the turnover rate for ARO units. If 22 percent of ARO tenants surveyed have lived in their units after 12 months or less, this includes two types of ARO tenants: 1) renters who are starting longer stays in apartments, but moved in only within the prior 12 months, and 2) renters who moved in within the prior 12 months and are hyper-mobile, meaning their pattern is to move to new apartment each year, such as college students, persons whose jobs change, or who cannot afford the last rent increase. The size of this second group is less than 22 percent in one year, but its cumulative size over several years may exceed 22 percent. How large this percentage may be is difficult to determine without longitudinal data that track the same renters over time, but Figure 2.21 may indicate higher turnover in ARO units than 22 percent.

Figure 2.21 – When San José Renter Residents Moved into Their Current Homes, by ARO status

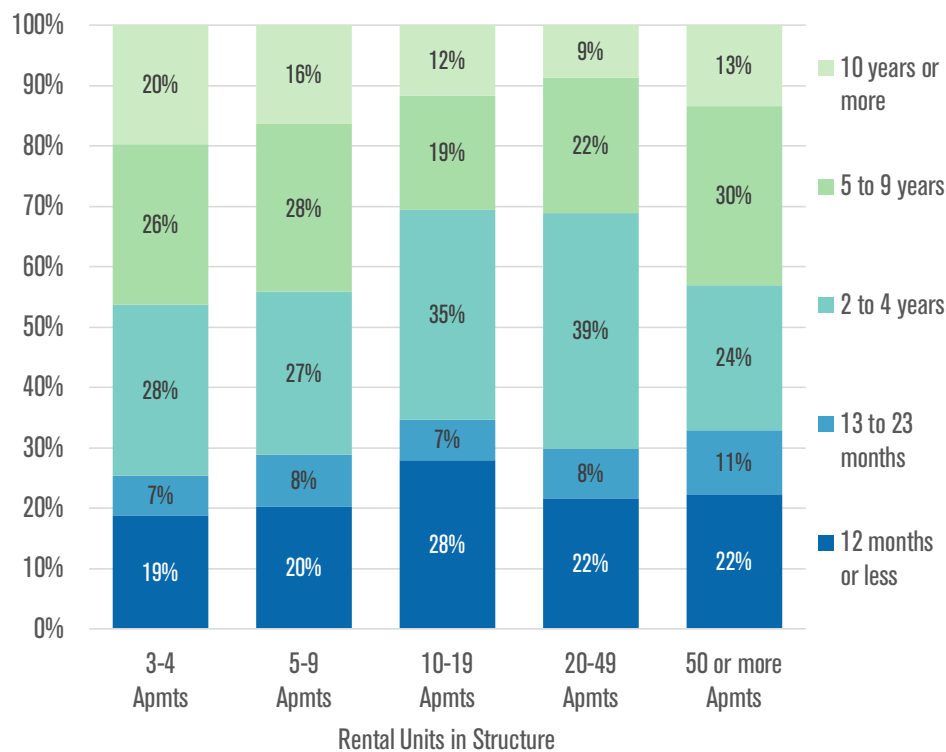


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the MV (When moved into this house or apartment). Universe: Total population not living in group quarters. Note: Data in this section and chart include tenants in apartment buildings with 3-4 total units, and thus may differ slightly from findings in later chapters where only apartment buildings with 5+ units are studied. Data columns may not add up to 100 percent due to rounding.

A break-out of when ARO tenants moved into their current units by building size shows those in smaller buildings (3-4 and 5-9 units) are nearly at the overall 22 percent annual turnover rate shown in the prior figure, and the rate for triplexes and fourplexes here is slightly lower than that for buildings with 50 or more ARO units (Figure 2.22). At the top ends of the bars, tenant households in smaller ARO buildings (3-4 and 5-9 units) tend to stay a little longer, as do tenants in very large buildings. Possible explanations for this might be that smaller, “mom-n-pop” ARO buildings are run in such a way that tenants want to stay longer on average, despite likely being older ARO buildings. The largest ARO buildings (50+ unit) are often newer, so despite being run by property management companies that may raise rents more regularly, their tenant households may have other amenities providing reasons to stay longer than mid-sized ARO buildings.

Small mom-n-pop & large, 50+ unit ARO buildings have the largest share of renters to stay 10 years or more.

Figure 2.22 – When San José ARO Renter Residents Moved into Their Current Homes, by Units in Structure

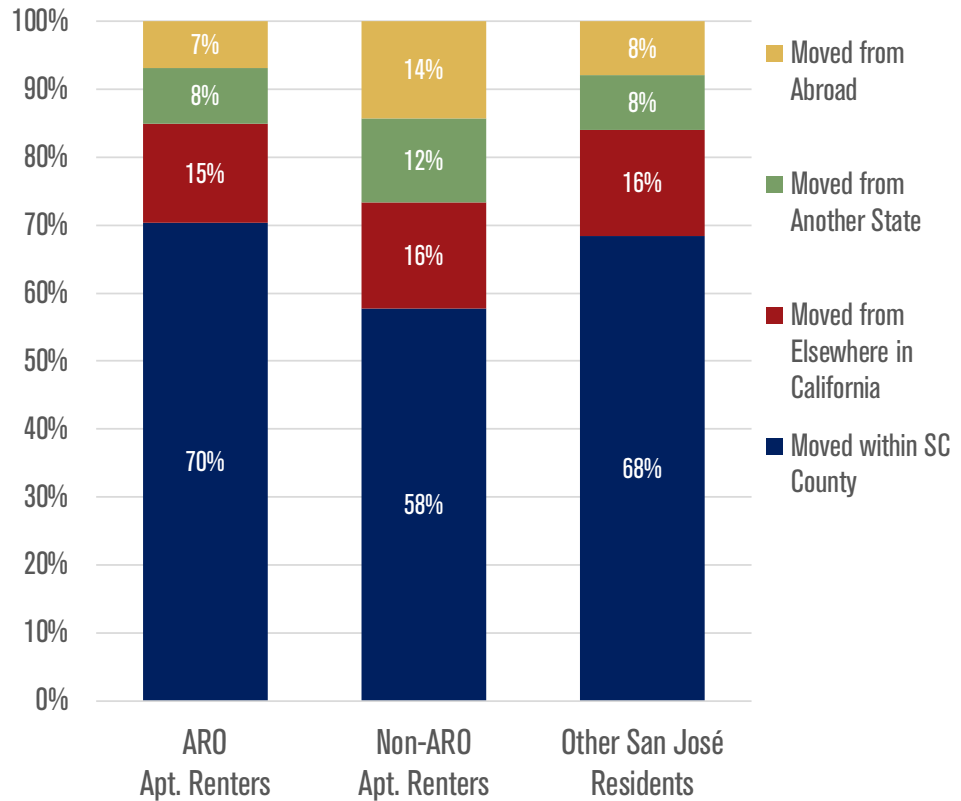


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the MV (When moved into this house or apartment). Universe: Total population in pre-1980 buildings with three or more units in structure, paying cash rent, not living in group quarters. Notes: This figure examines when tenant households currently in ARO units moved in, and excludes non-ARO renters and Other San José residents. Data columns may not add up to 100 percent due to rounding.

2j. Residential Mobility: Where Moved From

For San José renter residents who have lived in their current housing for 12 months or less, most moved from prior housing elsewhere in Santa Clara County (Figure 2.23).

Figure 2.23 – Where Recently-Moved San José Renter Residents Lived One Year Ago, by ARO Status



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the MIG (Mobility status; where one lived here 1 year ago), MigPUMA (Migration PUMA) and MIGSP (Migration state or foreign country code) variables. Universe: Total population. Data columns may not add up to 100 percent due to rounding.

Table 2.2 – Mobility of Renter Households in the Past 12 Months, City of San José

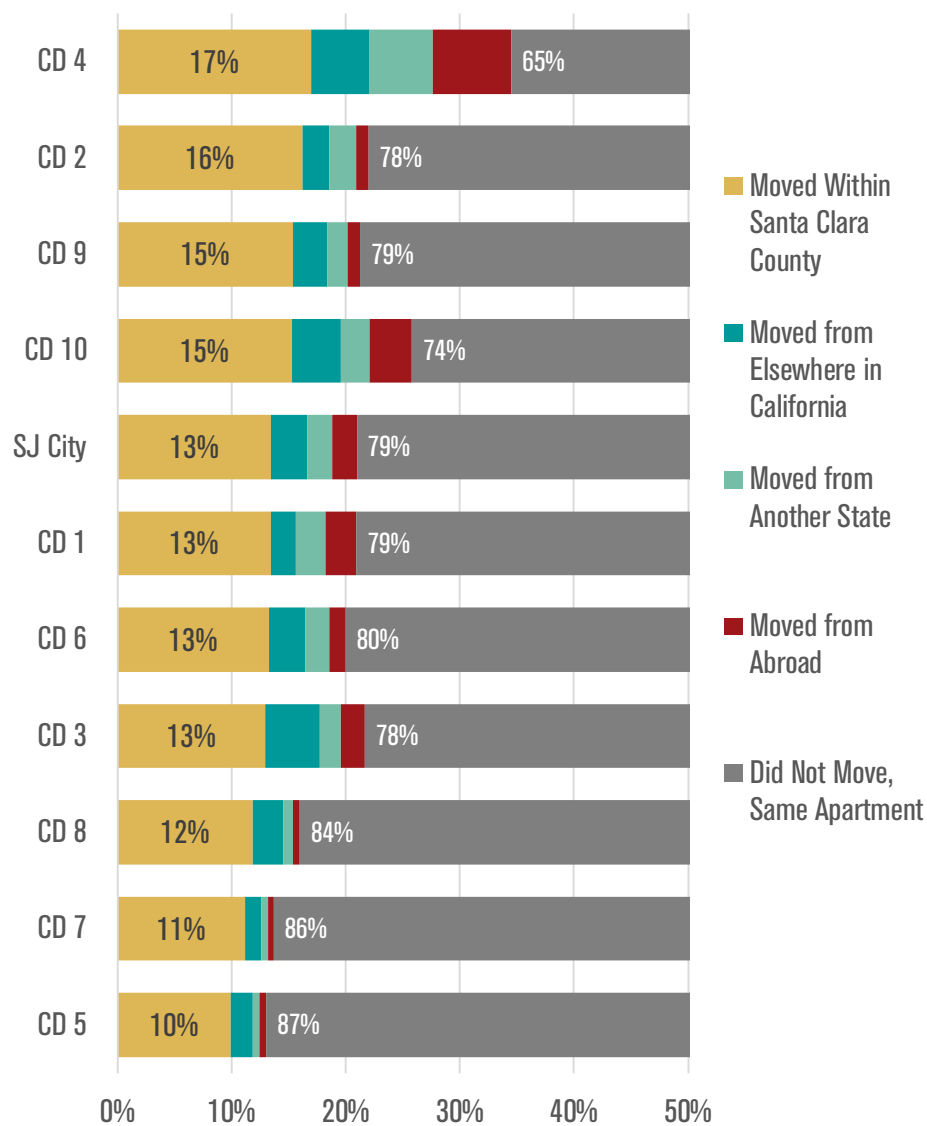
City Council District	Did Not Move, Same Apartment	Moved within Santa Clara Co.	Moved from Elsewhere in CA	Moved from Another State	Moved from Abroad	Council Dist. Total
CD 1	79%	13%	2%	3%	3%	100%
CD 2	78%	16%	2%	2%	1%	100%
CD 3	78%	13%	5%	2%	2%	100%
CD 4	65%	17%	5%	6%	7%	100%
CD 5	87%	10%	2%	1%	1%	100%
CD 6	80%	13%	3%	2%	1%	100%
CD 7	86%	11%	1%	1%	0%	100%
CD 8	84%	12%	3%	1%	1%	100%
CD 9	79%	15%	3%	2%	1%	100%
CD 10	74%	15%	4%	3%	4%	100%
City Total	79%	13%	3%	2%	2%	100%

Sources: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Estimates, B07013 Geographical Mobility in the Past Year by Tenure for Current Residence in the US. Universe: All renter-occupied housing units.

Those who moved into ARO units during the last year were more likely to have moved from elsewhere in the county, compared to those who moved into non-ARO units (70 to 58 percent, respectively). Renters who moved from another state or from abroad were more likely to have moved into non-ARO housing. Other San José residents were the most likely to have moved from within the county, and less likely to have moved in from out of state or abroad.

Breaking out mobility for all rental households by city council districts, there is variability, from 87 percent of renters who did not move in the prior 12 months in CD 5, to 65 percent in CD 4 (Table 2.2, Figure 2.24). CD 4 and CD 10 had the highest share of renters who recently moved from abroad (7 and 4 percent, respectively), while CD 4 had the greatest share of renter movers from elsewhere in the City or County (17 percent).

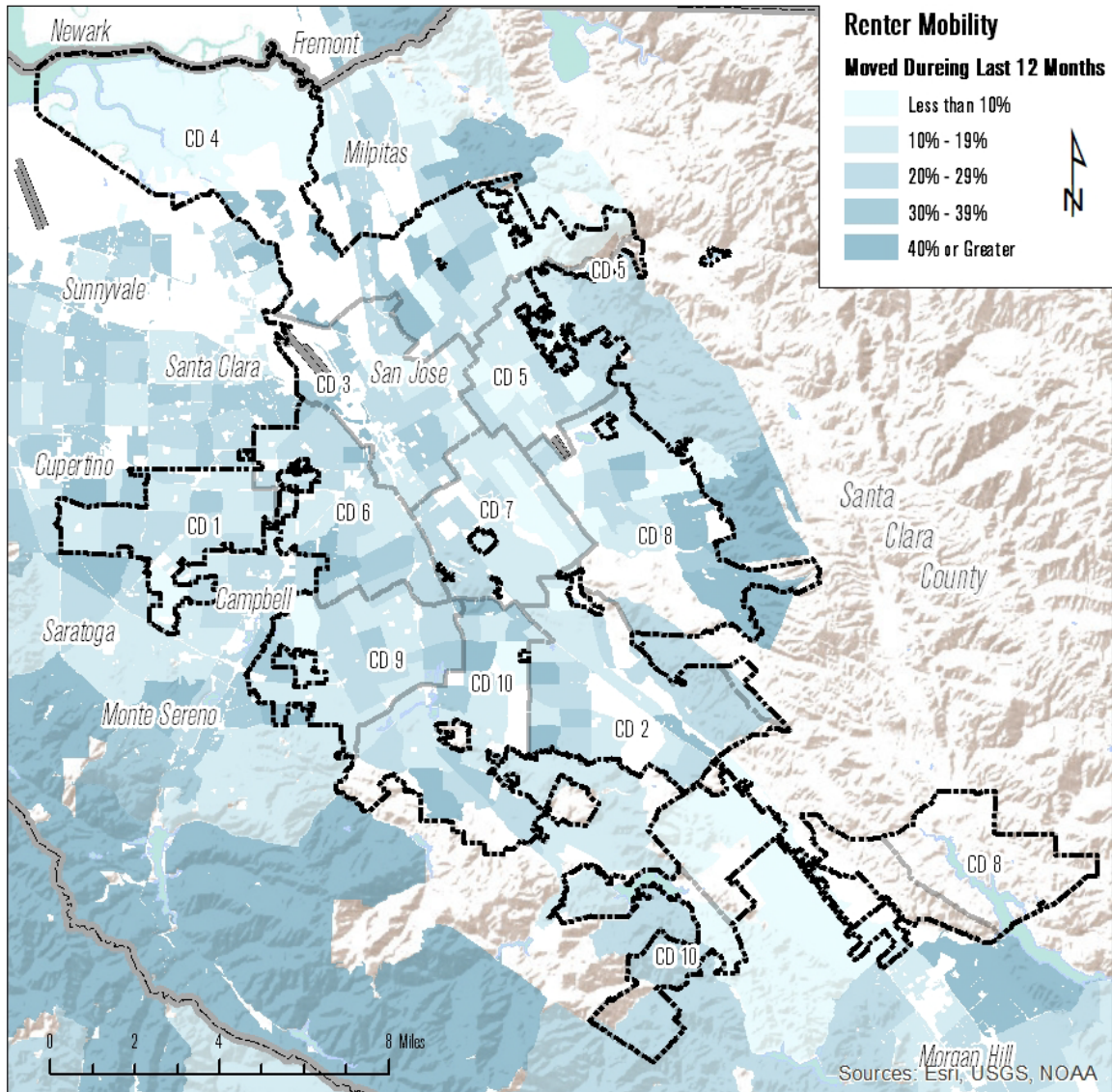
Figure 2.24 – Renter Household Mobility, by City Council District, City of San José



Source: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Estimates, B07013 Geographical Mobility in the Past Year by Tenure for Current Residence in the US. Data columns may not add up to 100 percent due to rounding.

Looking at all renters across San José citywide, the neighborhoods where the most renters had moved in during the last 12 months are scattered and are found in every Council District (Figure 2.25). Higher turnover is associated with proximity to colleges, newly constructed, large apartment buildings, or other land uses, but this map captures just one snapshot of the ongoing churning of renter residents' mobility. A snapshot from another time period may see other neighborhoods stand out, while current neighborhoods with 30 percent or more renter mobility may recede to the background.

Figure 2.25 – Renters Moving in During the Past Year, as a Percent of All Renters



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B07013 Geographical Mobility in the Past Year by Tenure for Current Residence in the United States. Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

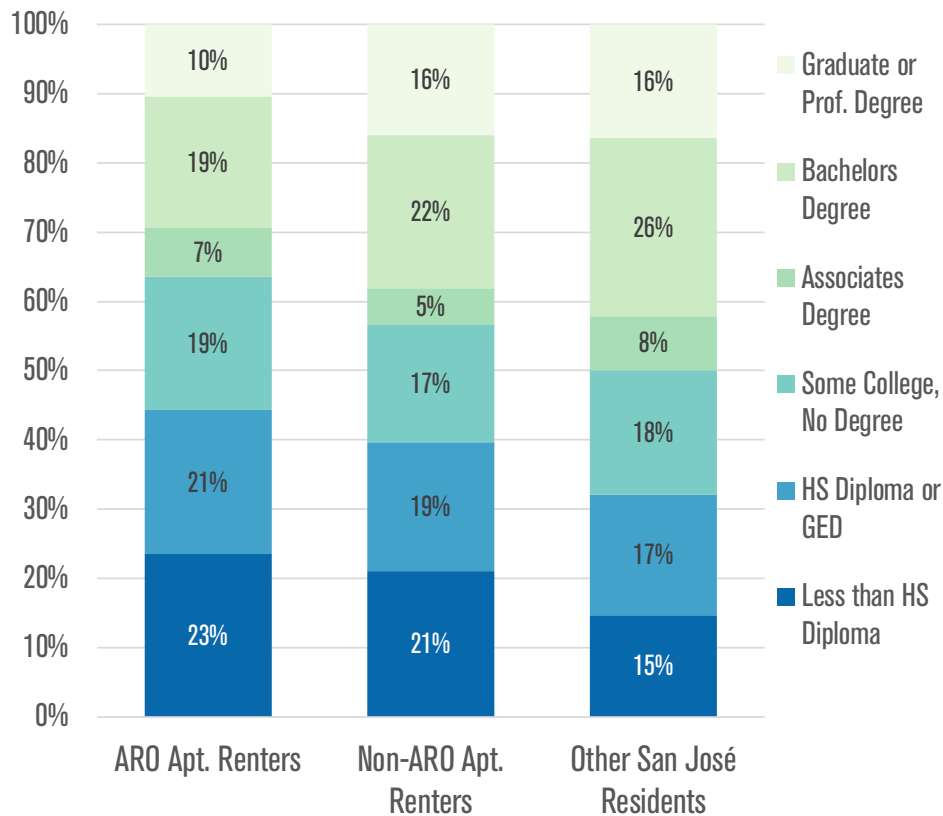
Overall, ARO renters are moving within Santa Clara County more than non-ARO renters, and this appears to happen in many San José neighborhoods, including Council Districts with the some of the largest numbers of ARO units (CD 6 and CD 3). This higher turnover within the rental housing market is by choice for some households, but indicates undesired housing instability for others.

2k. Educational Attainment

The level of education completed by San José residents varies noticeably between ARO renters, non-ARO renters, and other residents of the City (Figure 2.26). ARO renters have the largest share of residents with a high school diploma or less (44 percent). Non-ARO renters have the next largest share, 40 percent. Only 32 percent of other San José residents stopped their education short of college; conversely, 16 percent of these residents and non-ARO renters have a graduate degree, compared to ten percent of ARO renters.

ARO renters have the largest share of residents (44%) with just a high school diploma or less

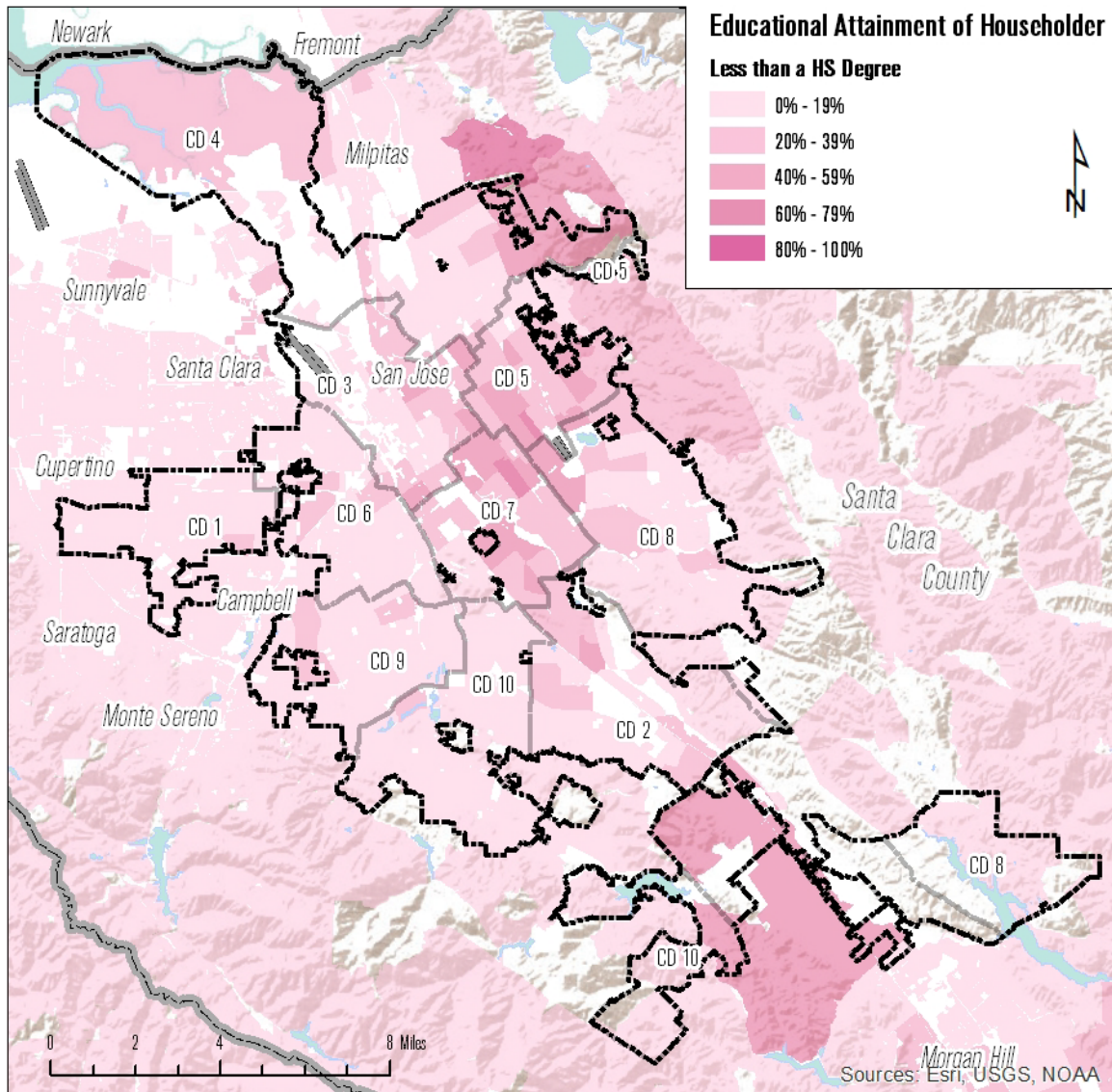
Figure 2.26 – Educational Attainment of San José Renters, by ARO Status



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the SCHL (Educational attainment) variable. Universe: Total population 25 years old or greater. Data columns may not add up to 100 percent due to rounding.

The geography of educational attainment is depicted in the next series of maps, the first highlighting the neighborhoods with the highest share of renter heads of household without a high school diploma (Figure 2.27). While found in every part of the City, the central and northeastern parts of San José have the highest concentrations. Citywide, 18 percent of renter heads of household are not high school graduates.

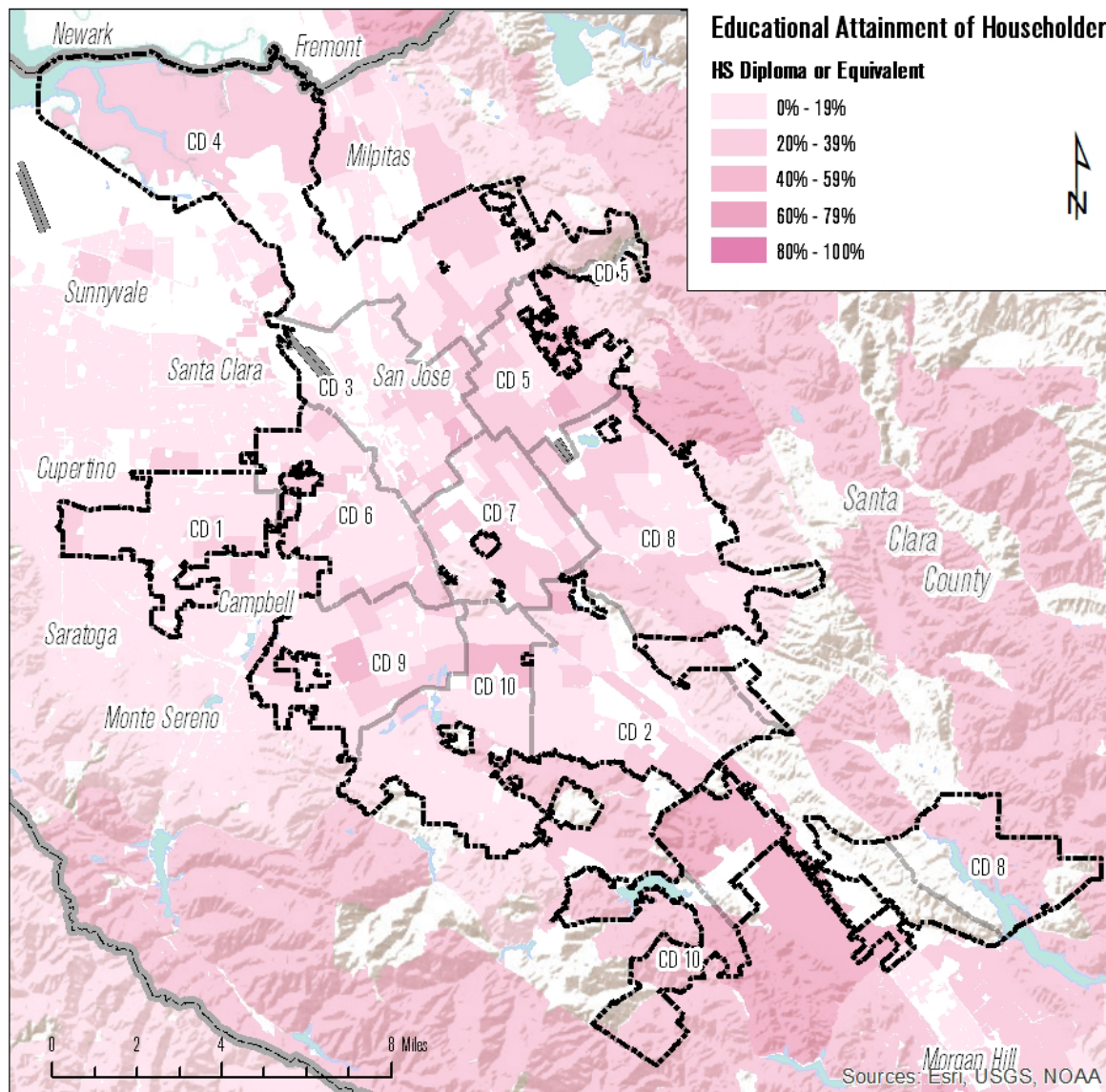
Figure 2.27 – San José Renters with Less than a High School Diploma, by Place of Residence



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25013 Tenure by Educational Attainment of Householder. Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Universe: Renter heads of household (householders). Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

The neighborhoods with the highest share of renter heads of household with a high school diploma or equivalent – but no college education – are shown in Figure 2.28. These renter households are found in pockets across all neighborhoods and Council Districts. Citywide, 18 percent of renter heads of household have graduated from high school.

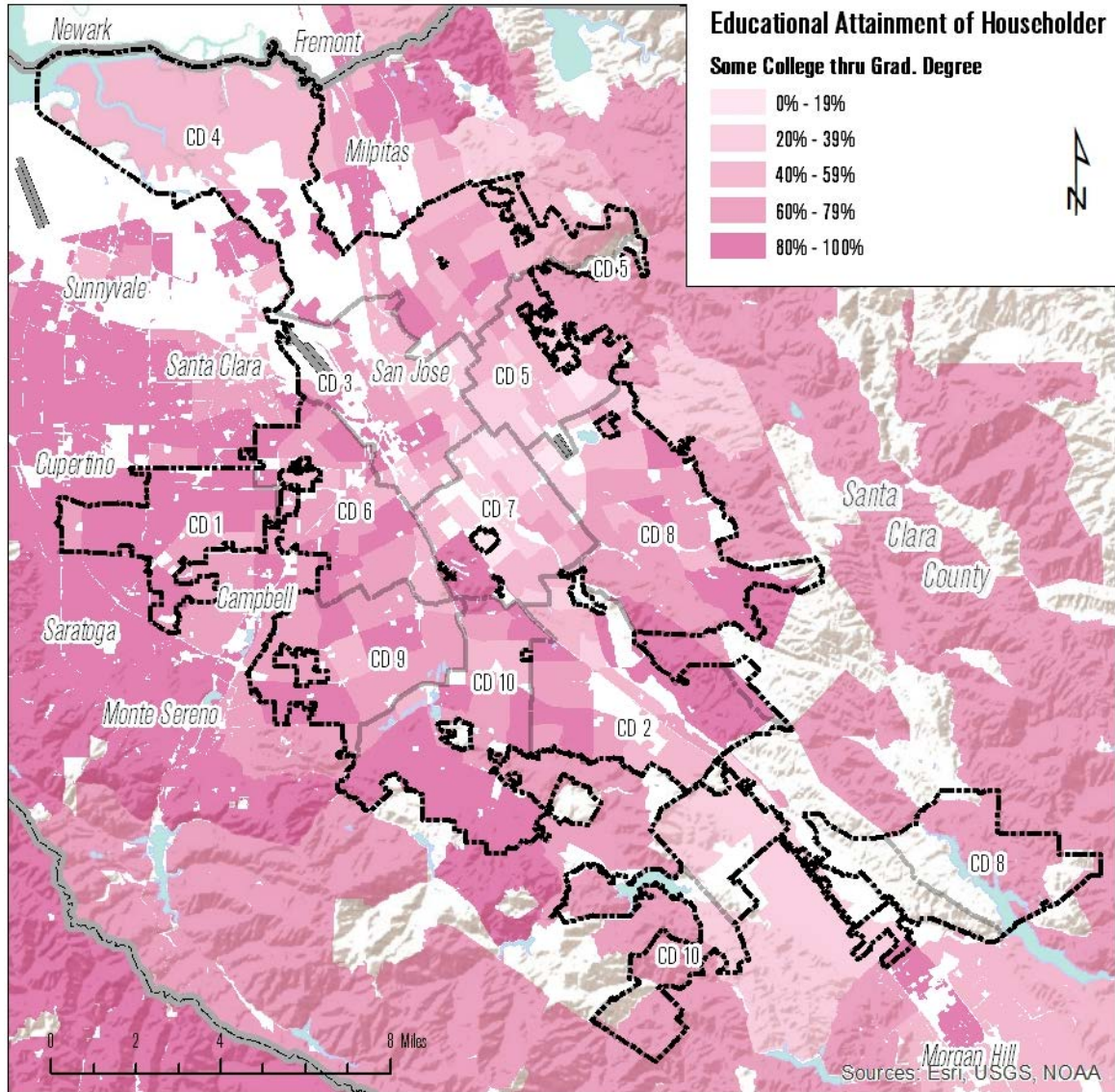
Figure 2.28 – San José Renters with a High School Diploma or Equivalent, but No College, by Place of Residence



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25013 Tenure by Educational Attainment of Householder. Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Universe: Renter heads of household (householders). Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

The neighborhoods with the highest share of renter heads of household with some college attended, an undergraduate, professional or graduate degree completed are depicted in Figure 2.29. The highest concentrations of these renters appear in the Western portions of San José, bordering other cities with high shares of residents with advanced educational attainment: Santa Clara, Los Altos, Cupertino, Saratoga, and Monte Sereno. Citywide, 64 percent of renter heads of household have some level of college education.

Figure 2.29 – San José Renters with Some College Education, Undergraduate or Graduate Degrees, by Place of Residence

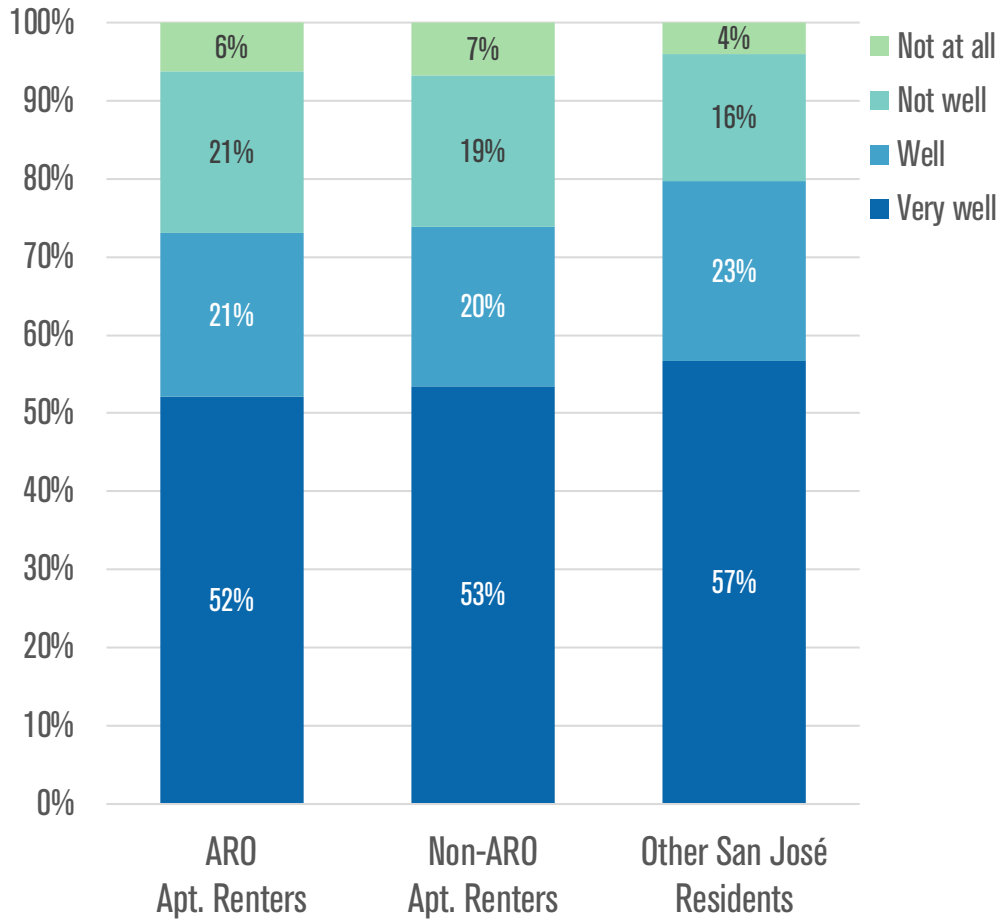


Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Estimates Table B25013 Tenure by Educational Attainment of Householder. Notes: Data includes renters in all types of rental units, ARO and non-ARO, plus duplexes. Geographic units are Census tracts. Universe: Renter heads of household (householders). Map areas filled white (no color) indicate that either no or too few renter household sample observations were available, or were unpopulated portions of Census tracts in 2010.

Proficiency in spoken English varies somewhat between ARO and non-ARO renters, and between them and all other San José residents (Figure 2.30). ARO renters have the largest share of residents who speak English “Not Well” or “Not at All” (27 percent). Non-ARO renters have the next largest share, 26 percent, while 20 percent of other San José residents of are in these combined categories.

ARO and non-ARO renters have lower levels of English proficiency than other San José residents.

Figure 2.30 – Spoken English Ability of San José Renters, by ARO Status



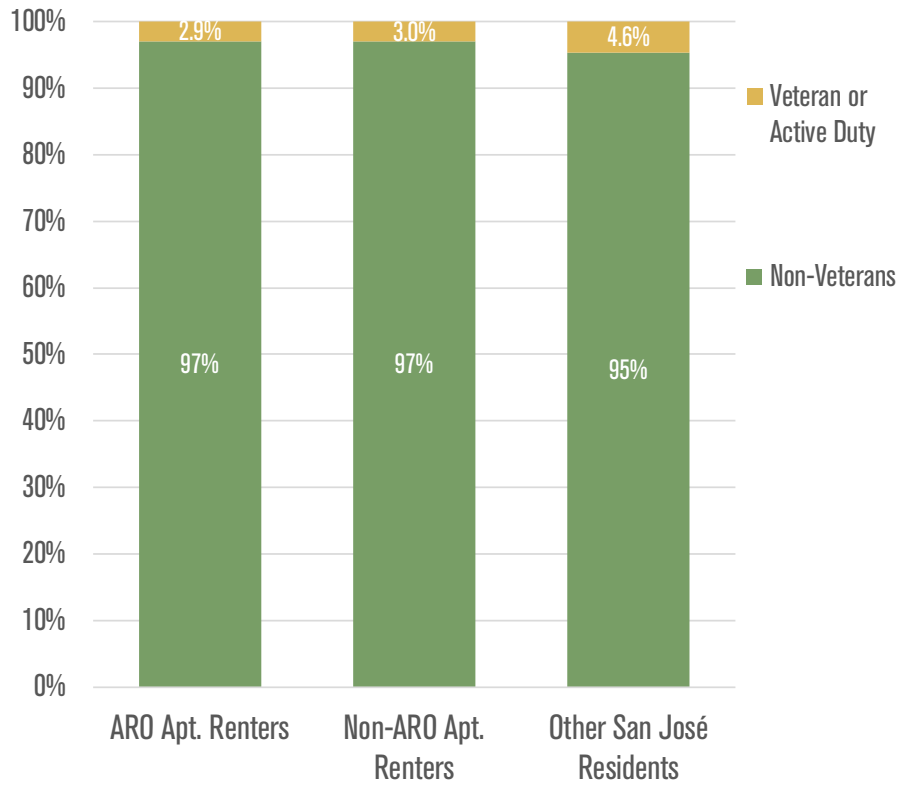
Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the SCHL (Educational attainment) variable. Universe: Total population 25 years old or greater. Data columns may not add up to 100 percent due to rounding.

Veterans make up 3% of ARO and non-ARO renters, 4.6% of other San José residents.

2I. Veteran Status

The percent of ARO renters and non-ARO renters who are veterans of the military is very similar, about three percent (Figure 2.31). This includes persons who were on active duty in the past, including in Reserves/National Guard, as well as a few who are now on active duty. Veterans are a slightly larger share of other San José residents, 4.6 percent.

Figure 2.31 – Veteran Status of San José Renters, by ARO Status



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of the MIL (Military service) variable. Universe: Total population 17 years old or greater. Data columns may not add up to 100 percent due to rounding or decimal places not shown.

Summary of Findings

- Just over 113,000 San José residents live in housing under the ARO jurisdiction. The council districts with the most ARO renters are CD 1 (33,009), CD 3 (23,917) and CD 6 (22,939).
- Renters under the jurisdiction of San José’s Apartment Rent Ordinance (ARO) are slightly younger than non-ARO renters, and significantly younger than San José’s other residents.
- Women are a greater share of heads of household in ARO units, compared to non-ARO and other San José housing.
- The racial-ethnic profile of renters living in the City of San José continues to be very diverse. The plurality of ARO unit renters are Latino households (47 percent), with Asian American and Pacific Islander households constituting another 26 percent, White/European American households constituting 19 percent, African American households constituting five percent, and the balance made up by renters identifying as other or two-or-more ethnicities.
- Over half of San José ARO renter households have children under 18 years of age.
- Married-couple households lead 48 percent of San José ARO households, and another 29 percent are single-parent households.
- Disability rates among San José residents is similar across all types of housing.
- Health insurance covers 87 percent of San José ARO residents, compared to 94% of all Santa Clara residents.
- Over half of renters living in the City of San José – both in ARO and non-ARO units – are citizens either born in the United States, or else were born overseas to U.S. parents. Another 17 to 18 percent are U.S. citizens by naturalization. The remaining 26 to 31 percent of renter residents are not currently citizens of the U.S., including green card holders, visa holders and undocumented residents.
- Well over half of San José ARO renters not born in the U.S arrived since the year 2000, and another 24 percent arrived in the U.S. during 1990s.
- ARO units have a significant amount of turnover, with 30 percent of renters residing in their current units for less than two years. Another 30 percent have resided in ARO units 2-4 years, and 40 percent have lived there 5 years or longer.
- Among ARO renters who moved within the past twelve months, 70 percent had moved from another address within Santa Clara County; 15 percent moved from elsewhere in in California. The remaining 15 percent moved from another state or from abroad.
- ARO renters have the largest share of residents with a high school diploma or less (44 percent) versus 40 percent for non-ARO renters.
- ARO and non-ARO renters have similar share of residents who speak English “Not Well” or “Not at All,” 27 percent and 26 percent respectively.

About the Authors

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Daniel Flaming is president of the Los Angeles Economic Roundtable, a nonprofit urban research organization that analyzes economic, social, and environmental conditions. He earned his Ph.D. from the University of Southern California.

End Notes

¹ Rent data in this report are actual gross rents reported by renters to the US Census Bureau, and not surveys of asking rents listed in newspaper or Craigslist ads. In the current American Community Survey program, respondents are asked “*What is the monthly rent for this house, apartment, or mobile home?*” The US Census Bureau defines Gross Rent as “*The amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.*” Source: U.S. Census Bureau, *American Community Survey Design and Methodology Report* (January 2014), Version 2.0, January 30, 2014. See Chapter 6. *Survey Rules, Concepts and Definitions*. <http://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html>

² Kolko, Jed “All Those Vacant Homes” *Trulia Research Blog on Housing Policy*, November 6, 2013. Accessed at <http://www.trulia.com/blog/trends/vacancy-rate/> on September 23, 2015. Table excerpted from the article, entitled “Metros with the Lowest Vacancy Rate” is as follows:

Rank	U.S. Metro	Vacancy rate, Oct 2013	Difference since Apr 2000
1	San José, CA	3.0%	0.3%
2	Ventura County, CA	3.4%	0.6%
3	Orange County, CA	3.9%	0.6%
4	Minneapolis–St. Paul, MN-WI	4.1%	1.5%
5	Denver, CO	4.4%	0.8%
6	San Francisco, CA	4.5%	0.6%
7	Middlesex County, MA	4.5%	1.7%
8	Bethesda-Rockville-Frederick, MD	4.7%	2.4%
9	Long Island, NY	4.7%	1.5%
10	Oakland, CA	5.1%	0.9%

³ “*U.S. Business Cycle Expansions and Contractions*” National Bureau of Economic Research, <http://www.nber.org/cycles.html>

⁴ In this chapter, the three comparison groups of San José residents are defined as follows:

- | | | |
|--|---|---|
| <p>ARO Apartment Renters:</p> <ul style="list-style-type: none"> • Live in San José, CA • Live in buildings with 3+ units • Pay cash rent for housing • Live in buildings built 1979 or earlier | <p>Non-ARO Apt. Renters:</p> <ul style="list-style-type: none"> • Live in San José, CA • Live in buildings with 3+ units • Pay cash rent for housing • Live in buildings built 1980 or later <p>Note: Under City code, units that we categorize as “Non-ARO” are legally subject to Part 7 of the ARO, <i>Evictions from Certain Units Built after the Effective Date of this Chapter</i>.</p> | <p>Other San José Residents:</p> <ul style="list-style-type: none"> • Live in San José, CA • Live in all other types of buildings, including single-family houses, duplexes, mobile homes or trailers, RVs or vans, etc. with 3+ units Mobile home or trailer • Own their housing, occupy it without payment of rent, or are pay cash rent for housing (such as units in duplexes), but are not included in the prior two groups. • Live in buildings built in any year, but are not included in the prior two groups. |
|--|---|---|

⁵ In our original study of the Apartment Rent Ordinance, other data sources (such as RealFacts) showed significantly higher median rent levels in the City of San José than the

US Census American Community Survey. Some of the reasons for this are that data sources differ due to different methodologies, sample sizes, and frequencies of data collection. In the case of median rents, the Census Bureau surveys renters while RealFacts surveys property owners. In this instance, the data from the US Census American Community Survey offers a more conservative estimate.

⁶ These time series data are drawn from the 2005-2017 1-Year *American Community Survey*, Public Use Microdata Set (PUMS): Median Gross Rent by Year Structure Built, Tenure and Units in Structure. All data adjusted to first-half 2015 dollars using the CPI-U for San Francisco-Oakland-San José, California. Custom tables using PUMS data are required for comparing ARO to non-ARO rental housing due to the specific types of units under the jurisdiction of the Apartment Rent Ordinance: Rental properties built and occupied prior to September 7, 1979, with three or more units.

⁷ California's early- to mid-1990s recession was due to a combination of a national recession (July 1990 to March 1991) and cutbacks in national defense contracting that hit the local aerospace industry extremely hard. The subsequent mid-1990s period of stagnation strongly affected rental housing markets across the state, where vacancies rates soared and rent prices fell. See Flaming, Daniel et al. 1992. *Los Angeles County Economic Adjustment Strategy for Defense Reductions*, Economic Roundtable, April 1992. See also Myers, Dowell. 2007. "Immigrants and Boomers: Forging a New Social Contract for the Future of America" Russell Sage Foundation.

⁸ Source: Economic Roundtable analysis; U.S. Census 2013-2017 American Community Survey 5-Year Estimates, Table B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months. Universe: All Renter-occupied housing units.

⁹ Econometrica, Inc. (2007), *Measuring Overcrowding in Housing*, prepared for the U.S. Department of Housing and Urban Development Office of Policy Development and Research.

¹⁰ We utilize the HUD *Persons-Per-Room (PPR)* measure of overcrowding in this study. See the following review of overcrowding measures: Bethesda, Maryland (Econometrica, Inc.), Kevin S. Blake, Rebecca L. Kellerson, Aleksandra Simic (ICF International). 2007. "Measuring Overcrowding in Housing." Prepared for: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

¹¹ The three categories of occupants per room presented in section are:

- Not Crowded: A rental housing unit is considered adequate or not crowded when the number of rooms per unit corresponds with or exceeds the number of people in the household (≤ 1.0 persons /room).
- Overcrowded: A rental housing unit is considered crowded when the number of people in the household corresponds with or exceeds the number of rooms per unit (1.01 - 1.50 persons/room). A 5-person household that occupies a 1-bedroom apartment with a living room and kitchen (3 rooms) is considered to be living in overcrowded conditions.
- Severely Overcrowded: This is a further threshold of overcrowding, comparable to having 3 or more occupants living in a studio apartment with a kitchen (2 rooms) and 5 or more occupants in 1-bedroom apartment with a living room and kitchen (3 rooms) (> 1.5 persons /room). A 6-person household that occupies a 1-bedroom apartment with a living room and kitchen (3 rooms) is living in severely overcrowded conditions.
- All Overcrowded: This is the sum of the prior two categories, when the number of people in the household corresponds with or exceeds the number of rooms per unit (> 1.01 persons/room).

¹² U.S. Census Bureau, 2013–2017 5-Year American Community Survey, American FactFinder Estimates by Place, Table B25014 Tenure by Occupants per Room.

¹³ “The American Community Survey is the premier source of statistics about the socioeconomic and housing characteristics of our nation. Together with population data from the once-a-decade census, ACS data help determine how more than \$400 billion in federal funds are distributed to state and local areas each year.” (U.S. Census Bureau. 2010. "American Community Survey – Key Facts"). The U.S. Census American Community Survey 5-year sample size for the City of San José is approximately 5 percent, and a 1 percent sample for the 1-year data. The data are released nine to 13 months after the end of each collection year. Topics include:

People:

- Basic Count/Estimate
- Age & Sex
- Age Group
- Disability
- Education
- Employment
- Income & Earnings
- Insurance Coverage
- Language
- Marital & Fertility Status
- Origins
- Population Change
- Poverty
- Relationship
- Veterans

Housing:

- Basic Count/Estimate
- Financial Characteristic
- Occupancy Characteristic
- Physical Characteristic
- Health and Safety Characteristic

“The American Community Survey is the premier source of statistics about the socioeconomic and housing characteristics of our nation. Together with population data from the once-a-decade census, ACS data help determine how more than \$400 billion in federal funds are distributed to state and local areas each year.” Source: U.S. Census. 2010. “American Community Survey: Key Facts” https://www.census.gov/content/dam/Census/programs-surveys/acs/news/10ACS_keyfacts.pdf

¹⁴ In this chapter, the three comparison groups of San José residents are defined as follows:

ARO Apartment Renters:

- Live in San José, CA
- Live in buildings with 3+ units
- Pay cash rent for housing
- Live in buildings built 1979 or earlier

Non-ARO Apt. Renters:

- Live in San José, CA
- Live in buildings with 3+ units
- Pay cash rent for housing
- Live in buildings built 1980 or later

Note: Under City code, units that we categorize as “Non-ARO” are legally subject to Part 7 of the ARO, *Evictions from Certain Units Built after the Effective Date of this Chapter*.

Other San José Residents:

- Live in San José, CA
- Live in all other types of buildings, including single-family houses, duplexes, mobile homes or trailers, RVs or vans, etc. with 3+ units Mobile home or trailer
- Own their housing, occupy it without payment of rent, or are pay cash rent for housing (such as units in duplexes), but are not included in the prior two groups.
- Live in buildings built in any year, but are

not included in the prior two groups.

¹⁵ As defined by the U.S. Census Bureau, the Householder is “The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife.

“Head of Household versus householder. Beginning with the 1980 CPS, the Bureau of the Census discontinued the use of the terms "head of household" and "head of family." Instead, the terms "householder" and "family householder" are used. Recent social changes have resulted in greater sharing of household responsibilities among the adult members and, therefore, have made the term "head" increasingly inappropriate in the analysis of household and family data. Specifically, beginning in 1980, the Census Bureau discontinued its longtime practice of always classifying the husband as the reference person (head) when he and his wife are living together.”

Source: U.S. Census Bureau, “Current Population Survey (CPS) Subject Definitions” <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#householder>

¹⁶ The U.S. Census Bureau’s most recent sex ratios for the total population of these geographies is as follows:

	Total	Male	Female
Santa Clara County	1,937,570 (100%)	980,868 (51%)	956,702 (49%)
California	39,557,045 (100%)	19,663,577 (50%)	19,893,468 (50%)
United States	327,167,434 (100%)	161,128,679 (49%)	166,038,755 (51%)

Source: Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties: July 1, 2018. U.S. Census Bureau, Population Division.

¹⁷ See endnote 15 for information on Head of Household versus householder. Source: U.S. Census Bureau, “Current Population Survey (CPS) Subject Definitions” <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#householder>

¹⁸ Source: U.S. Census Bureau, “How Disability Data are Collected from The American Community Survey,” <https://www.census.gov/topics/health/disability/guidance/data-collection-ac.html>

¹⁹ Source: U.S. Census Bureau, 2013–2017 American Community Survey 5–Year Estimates: S1810 Disability Characteristics for the United States, California and Santa Clara County.

²⁰ Source: U.S. Census Bureau, 2013–2017 American Community Survey 5–Year Estimates: S1810 Disability Characteristics for the United States, California and Santa Clara County.