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The Contribution of Manufactured Housing to Affordable Housing in the United States: Assessing Variation Among Manufactured Housing Tenures and Community Types

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ABSTRACT

Manufactured housing (MH) is a central component of affordable housing in the United States. Yet the MH tenure ranges from manufactured homes on privately owned property to rental units, to owned homes placed on rented lots in mobile home parks. Despite the widespread use of MH, no current research has analyzed the high level of internal variation within MH or documented how this variation impacts housing affordability between MH tenures. Moreover, little is known about the degree of segregation of manufactured homes, which are often clustered in mobile home parks and informal subdivisions. This study represents a first-time national analysis of demographic, spatial, and affordability characteristics with regard to variation between MH tenures, using data from the American Housing Survey. By disaggregating various

MH tenures and clustered community arrangements, we detail the demographic and geographic characteristics of MH households by housing tenure, analyze how housing costs differ across MH tenures, and demonstrate that MH is highly segregated from the conventional housing stock in a way that impacts housing affordability. These findings offer policy prescriptions for MH policy specifically and may contribute to broader affordable housing policy in the United States.

KEYWORDS:

manufactured housing tenure affordability informality

Disclosure Statement

No potential conflict of interest was reported by the authors.

Notes

1. Manufactured homes are defined as homes built after 1976 when the U.S. Department of Housing and Urban Development (HUD) instituted the HUD Manufactured Home Construction and Safety Standards code to improve the safety, quality, and durability of manufactured housing. Mobile homes are homes built prior to 1976.
2. In the American Housing Survey data and in this analysis, metropolitan areas include central cities as well as urban and rural parts of metropolitan statistical areas (MSAs; i.e., urban and rural areas that are still located within a census-defined MSA). Nonmetropolitan areas include both urban and rural areas that are located outside an MSA.
3. HUD defines housing affordability in terms of percentage of income, using 30% of income as the maximum threshold for housing costs. Households paying over 30% of monthly income on housing costs are considered housing cost burdened by HUD standards (<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>).

4. In this article we follow architectural historians and scholars of the mobile home in using the categorical term mobile home park (MHP) to refer to the range of MH land-lease communities (trailer parks, MHPs, MH communities, etc.), which may vary significantly from each other in terms of age, type of homes, and property maintenance (Beamish et al., [2001](#); Dawkins & Koebel, [2009](#); Kusenbach, [2009, 2017](#); Solomon & MacTavish, [2017](#); Wallis, [1991](#)).

5. We rely on the 2013 wave instead of the more recent 2015 wave because a number of variables of interest, such as proximity to other mobile homes, are not available in the 2015 public-use file.

6. To do so, we divide monthly housing costs by one twelfth of the reported annual household income.

7. FMRs are calculated by HUD for metropolitan areas and nonmetropolitan counties and are used to determine federal assistance for subsidized rental housing. We use them here as a means of measuring the affordability of tenure types relative to alternative affordable housing options.

8. As noted above, existing research has found MH to be an important source of housing for retirees, who comprise 32% of MH household heads compared with 24% of household heads in conventional housing (CFPB, [2014](#)). Our findings disaggregate MH households in ISs and MHPs from this larger MH population. Contrary to some popular perceptions of MHP residents as elderly, we find that MHP heads of household are younger than their counterparts in conventional housing, and IS heads of household are similar in age. This implies that the prevalence of elderly households in MHPs is more likely to be a regional phenomenon (in the South and Sunbelt states, perhaps) than a national characteristic of MHP or IS households.

9. In keeping with AHS data, we define a Latino as a person who is Mexican, Mexican American, Chicano, Puerto Rican, Cuban, Cuban American, or some other Spanish, Hispanic or Latino group.

Additional information

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