

Percent of Households Considered Mortgage Burdened

Summary

The U.S. Census defines owner or mortgage burden as those who spend more than 30 percent of their income on housing costs for homeowners. This data is general to the population and is an indicator of housing affordability in a location. The lowest state or territory was North Dakota (ND) at 17.5%. The highest state or territory was Puerto Rico (PR) at 41.6%. Detailed information is available below in the map and table below.

Source: 2016-2020 American Community Survey 5-Year Estimates.

State-by-State Map

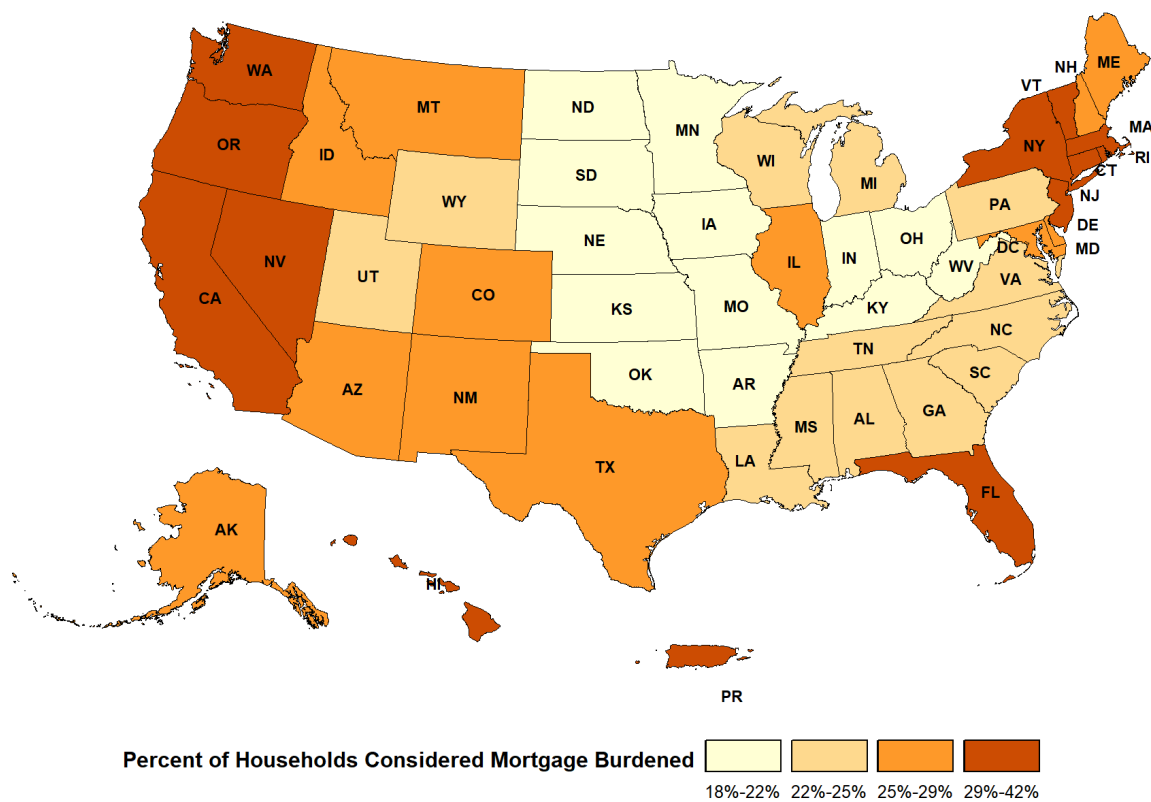


Table of Selected Topic

Work/Economic Table

State	Households											
	Households	Households	Households	with								
	with	with	with	Mortgage					Households	Households	Households	Percent of
	Mortgage	Mortgage	Mortgage	as 50 or	Households	Households	Households	Households	with Rent	with Rent	with Rent	Households
	as 30 - 35	as 35 - 40	as 40 - 50	More	Considered	Considered	as 30 - 35	as 35 - 40	as 40 - 50	as 50 or	Households	Percent of
	Percent of	Percent of	Percent of	Percent of	Mortgage	Mortgage	Percent of	Percent of	Percent of	Percent of	Rent	Households
	Income	Income	Income	Income	Burdened	Burdened	Income	Income	Income	Income	Burdened	Burdened
United States (USA)	3,314,853	2,199,175	2,607,392	5,222,669	13,344,089	27.2%	3,679,430	2,689,344.0	3,647,629.0	9,869,649	19,886,052	45.7%
Alabama (AL)	40,095	27,838	32,966	67,773	168,672	23.2%	42,640	30,295.0	44,341.0	120,318	237,594	40.8%
Alaska (AK)	7,739	5,151	6,263	10,011	29,164	28.5%	7,668	5,578.0	7,333.0	15,583	36,162	40.3%
Arizona (AZ)	70,989	47,137	59,287	117,957	295,370	27.0%	76,093	57,641.0	77,777.0	193,750	405,261	44.2%
Arkansas (AR)	22,663	15,115	17,968	33,315	89,061	21.3%	31,669	21,262.0	29,075.0	71,633	153,639	38.4%
California (CA)	439,413	302,006	374,917	789,868	1,906,204	37.8%	527,570	393,050.0	560,287.0	1,538,328	3,019,235	51.5%
Colorado (CO)	70,266	47,662	55,515	102,799	276,242	27.6%	68,465	49,481.0	66,871.0	167,049	351,866	48.7%
Connecticut (CT)	44,353	31,022	36,285	76,011	187,671	30.4%	40,487	29,494.0	40,941.0	116,231	227,153	48.3%
Delaware (DE)	11,174	7,896	9,128	18,267	46,465	27.1%	9,259	6,134.0	9,478.0	23,831	48,702	45.9%
District of Columbia (DC)	5,756	3,747	4,037	10,336	23,876	25.8%	14,870	10,868.0	10,847.0	34,612	71,197	43.0%
Florida (FL)	220,411	155,165	190,056	417,741	983,373	33.0%	239,568	187,952.0	268,773.0	714,666	1,410,959	52.6%
Georgia (GA)	95,239	64,718	76,267	160,213	396,437	25.0%	114,436	85,629.0	119,881.0	303,496	623,442	45.3%
Hawaii (HI)	17,193	11,439	13,638	28,147	70,417	38.8%	15,800	12,832.0	18,036.0	47,283	93,951	50.5%
Idaho (ID)	20,842	12,665	14,824	26,494	74,825	25.4%	14,622	12,580.0	16,515.0	34,781	78,498	41.3%
Illinois (IL)	132,374	87,423	105,880	214,976	540,653	26.6%	134,257	95,655.0	125,413.0	364,028	719,353	43.7%
Indiana (IN)	60,470	35,897	45,304	80,725	222,396	18.9%	64,594	46,515.0	61,487.0	163,070	335,666	42.2%
Iowa (IA)	29,837	18,817	20,108	37,021	105,783	19.3%	27,083	18,883.0	26,837.0	71,650	144,453	39.4%
Kansas (KS)	26,041	16,238	17,431	29,907	89,617	20.2%	32,155	21,907.0	30,785.0	70,030	154,877	40.2%
Kentucky (KY)	37,357	25,823	27,175	56,821	147,176	21.8%	41,156	32,081.0	36,708.0	107,094	217,039	38.3%
Louisiana (LA)	35,829	24,762	29,999	63,150	153,740	25.3%	44,954	36,056.0	48,735.0	142,870	272,615	46.6%
Maine (ME)	16,212	10,836	13,435	24,929	65,412	26.0%	14,336	10,090.0	11,693.0	28,060	64,179	41.5%
Maryland (MD)	76,362	50,799	52,989	108,193	288,343	26.6%	62,036	47,950.0	62,631.0	170,020	342,637	46.6%
Massachusetts (MA)	84,924	54,978	64,258	129,669	333,829	29.5%	92,100	61,072.0	78,691.0	227,165	459,028	46.3%
Michigan (MI)	99,603	63,486	74,793	145,517	383,399	22.5%	90,743	63,326.0	90,484.0	260,299	504,852	44.9%

State	Households						Households					
	Households	Households	Households	with	Households Considered Mortgage Burdened	Percent of Households Considered Mortgage Burdened	Households	Households	Households	Households with Rent as 50 or More Percent of Income	Households Considered Rent Burdened	Percent of Households Considered Rent Burdened
	with	with	with	Mortgage			with Rent	with Rent	with Rent			
	Mortgage as 30 - 35 Percent of Income	Mortgage as 35 - 40 Percent of Income	Mortgage as 40 - 50 Percent of Income	as 50 or More Percent of Income			as 30 - 35 Percent of Income	as 35 - 40 Percent of Income	as 40 - 50 Percent of Income			
Minnesota (MN)	64,359	40,051	43,012	78,017	225,439	21.5%	54,922	36,058.0	47,431.0	127,556	265,967	42.9%
Mississippi (MS)	22,814	16,280	18,429	40,052	97,575	25.4%	25,835	19,184.0	26,974.0	72,450	144,443	41.4%
Missouri (MO)	57,784	35,988	43,070	76,286	213,128	21.3%	62,622	46,776.0	60,750.0	158,540	328,688	40.9%
Montana (MT)	11,772	8,511	9,672	18,241	48,196	28.8%	11,037	7,970.0	9,957.0	26,456	55,420	40.4%
Nebraska (NE)	17,640	10,182	12,350	21,114	61,286	20.4%	20,528	15,191.0	18,241.0	45,420	99,380	38.3%
Nevada (NV)	32,110	21,790	25,480	52,070	131,450	30.2%	42,236	32,342.0	46,644.0	108,600	229,822	47.4%
New Hampshire (NH)	19,670	12,964	14,277	23,721	70,632	28.3%	14,315	9,818.0	12,764.0	31,257	68,154	43.9%
New Jersey (NJ)	112,091	77,025	91,274	190,208	470,598	34.0%	99,265	71,533.0	101,834.0	293,498	566,130	48.1%
New Mexico (NM)	18,848	12,899	15,189	36,082	83,018	28.8%	19,605	15,112.0	19,858.0	54,161	108,736	42.9%
New York (NY)	173,365	118,990	145,893	344,929	783,177	32.6%	292,744	205,565.0	272,812.0	883,300	1,654,421	48.6%
North Carolina (NC)	98,468	67,119	76,576	157,867	400,030	24.1%	112,345	84,765.0	111,501.0	281,656	590,267	42.7%
North Dakota (ND)	5,621	3,214	4,037	5,838	18,710	17.5%	7,827	5,955.0	8,013.0	21,269	43,064	35.8%
Ohio (OH)	108,352	69,572	81,007	150,296	409,227	21.0%	125,398	85,892.0	116,166.0	322,612	650,068	40.9%
Oklahoma (OK)	31,058	20,011	23,637	43,629	118,335	22.0%	37,455	28,696.0	37,852.0	95,412	199,415	39.3%
Oregon (OR)	50,994	33,501	41,528	76,613	202,636	29.8%	54,209	39,464.0	53,327.0	144,535	291,535	47.7%
Pennsylvania (PA)	130,222	84,197	99,242	194,345	508,006	24.1%	125,809	87,474.0	121,266.0	348,972	683,521	43.1%
Rhode Island (RI)	14,468	8,349	10,080	20,016	52,913	30.5%	14,024	10,160.0	12,770.0	33,936	70,890	44.5%
South Carolina (SC)	48,318	32,214	38,777	79,563	198,872	25.1%	47,197	34,758.0	45,099.0	129,025	256,079	43.7%
South Dakota (SD)	7,858	4,917	5,518	9,227	27,520	21.1%	8,713	5,536.0	7,608.0	17,577	39,434	35.4%
Tennessee (TN)	63,616	39,725	48,235	94,169	245,745	23.7%	72,887	52,794.0	70,119.0	178,650	374,450	42.4%
Texas (TX)	233,705	155,836	184,760	341,837	916,138	26.1%	320,088	240,743.0	321,513.0	787,391	1,669,735	44.7%
Utah (UT)	35,503	21,374	23,066	38,586	118,529	23.9%	27,164	18,580.0	24,447.0	54,226	124,417	42.1%

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	with	with	with	Mortgage	Percent of	Households	Households	Households	with Rent	Percent of		
	Mortgage	Mortgage	Mortgage	as 50 or	Households	Households	with Rent	with Rent	with Rent	as 50 or	Households	Households
	as 30 - 35	as 35 - 40	as 40 - 50	More	Considered	Considered	as 30 - 35	as 35 - 40	as 40 - 50	More	Considered	Considered
	Percent of	Percent of	Percent of	Percent of	Mortgage	Mortgage	Percent of	Percent of	Percent of	Percent of	Rent	Rent
	Income	Income	Income	Income	Burdened	Burdened	Income	Income	Income	Income	Burdened	Burdened
Vermont (VT)	8,671	5,277	7,059	13,360	34,367	29.4%	6,647	5,132.0	5,857.0	17,041	34,677	45.9%
Virginia (VA)	101,093	64,889	69,406	131,936	367,324	25.4%	90,156	66,590.0	86,554.0	221,131	464,431	43.8%
Washington (WA)	101,308	62,851	72,448	126,179	362,786	28.9%	99,553	69,952.0	89,877.0	223,390	482,772	45.2%
West Virginia (WV)	12,899	8,476	11,230	20,495	53,100	21.0%	13,895	9,673.0	12,979.0	38,214	74,761	38.6%
Wisconsin (WI)	60,635	38,486	45,256	80,035	224,412	22.2%	61,061	43,845.0	57,217.0	156,240	318,363	40.7%
Wyoming (WY)	6,469	3,867	4,361	8,118	22,815	23.7%	5,332	3,455.0	4,580.0	11,287	24,654	36.4%
Puerto Rico (PR)	27,465	19,174	25,465	58,926	131,030	41.6%	18,063	14,151.0	17,959.0	61,180	111,353	28.7%