

Percent of Households Considered Mortgage Burdened

Summary

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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 16.8%. The highest state or territory was Puerto Rico (PR) at 42.3%. Detailed information is available below in the map and table below.

Source: 2015-2019 American Community Survey 5-Year Estimates.

State-by-State Map

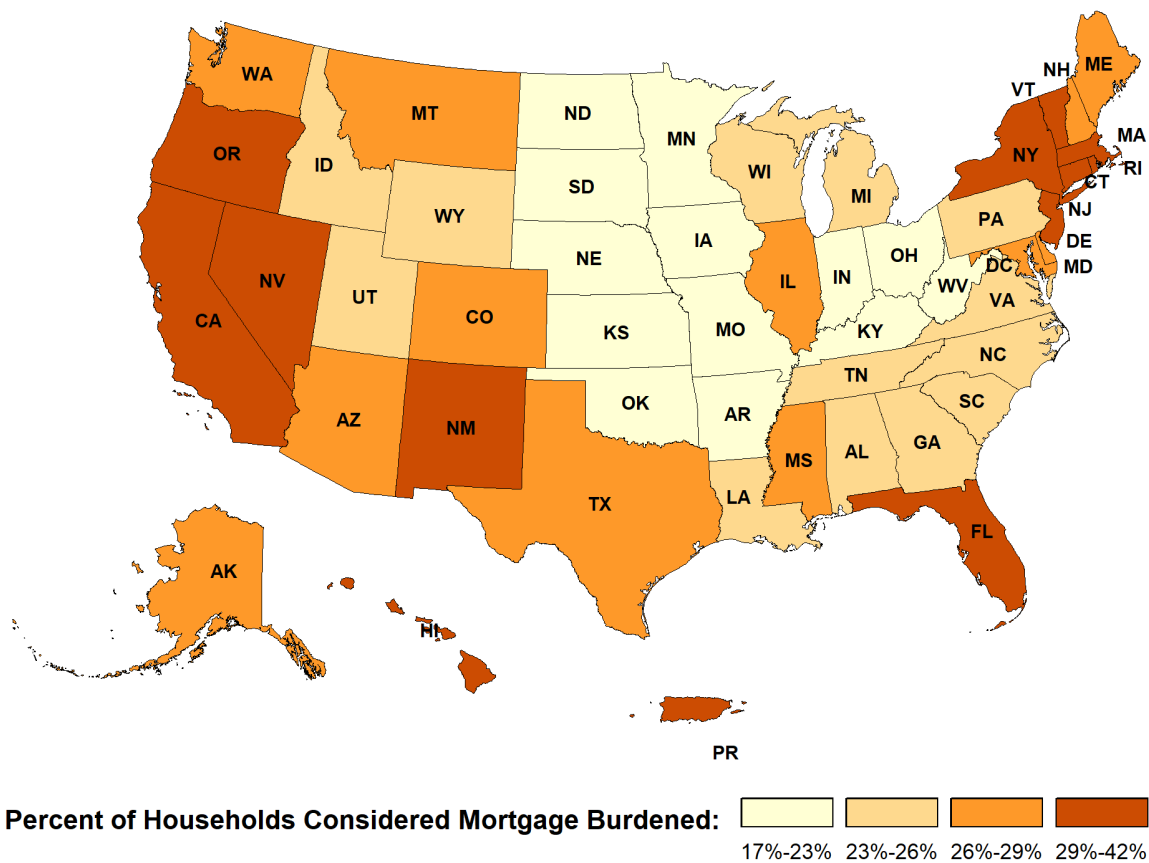


Table of Selected Topic

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	Households
	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
Alabama (AL)	40,677	28,016	34,113.0	68,238	171,044	23.7%	42,905	32,183.0	43,642	120,887	239,617	41.1%
Alaska (AK)	7,858	5,319	5,738.0	10,063	28,978	28.3%	7,486	5,596.0	6,951	16,574	36,607	40.5%
Arizona (AZ)	70,450	46,026	59,362.0	115,171	291,009	27.5%	75,275	56,219.0	78,809	196,840	407,143	44.5%
Arkansas (AR)	22,446	15,312	17,655.0	35,588	91,001	22.0%	31,887	21,134.0	29,959	75,590	158,570	39.8%
California (CA)	441,046	306,510	378,307.0	786,824	1,912,687	38.0%	534,670	397,260.0	566,575	1,567,929	3,066,434	52.1%
Colorado (CO)	70,778	46,119	54,747.0	100,729	272,373	27.2%	69,504	50,078.0	70,201	172,202	361,985	48.4%
Connecticut (CT)	45,964	31,135	36,856.0	76,305	190,260	31.0%	39,555	28,302.0	40,847	116,777	225,481	48.5%
Delaware (DE)	11,538	7,830	8,782.0	18,716	46,866	27.9%	8,939	6,031.0	8,788	23,779	47,537	45.5%
District of Columbia (DC)	6,090	3,598	3,812.0	10,076	23,576	26.3%	14,098	10,810.0	11,342	36,121	72,371	43.6%
Florida (FL)	213,395	148,037	186,829.0	401,897	950,158	33.0%	239,801	188,141.0	266,125	711,418	1,405,485	52.5%
Georgia (GA)	93,671	64,902	75,864.0	160,120	394,557	25.5%	112,856	84,389.0	121,152	305,356	623,753	45.2%
Hawaii (HI)	16,647	11,384	13,153.0	27,355	68,539	38.9%	15,730	12,308.0	18,656	48,495	95,189	50.4%
Idaho (ID)	19,895	12,252	14,353.0	26,654	73,154	25.7%	14,637	12,539.0	15,880	36,641	79,697	42.1%
Illinois (IL)	135,269	88,583	108,849.0	220,327	553,028	27.3%	131,897	96,118.0	130,943	374,102	733,060	44.6%
Indiana (IN)	61,220	37,713	46,245.0	81,331	226,509	19.5%	64,712	46,914.0	63,972	164,716	340,314	42.8%
Iowa (IA)	30,091	18,890	20,205.0	37,052	106,238	19.5%	27,169	18,891.0	26,174	72,505	144,739	39.5%
Kansas (KS)	26,390	16,276	17,663.0	30,894	91,223	20.5%	30,972	22,646.0	28,505	71,444	153,567	40.3%
Kentucky (KY)	38,098	25,330	28,967.0	58,322	150,717	22.4%	43,095	31,334.0	39,177	110,514	224,120	39.4%
Louisiana (LA)	34,554	24,293	29,787.0	62,288	150,922	25.3%	46,209	36,406.0	50,909	146,297	279,821	46.8%
Maine (ME)	17,078	10,884	13,242.0	26,031	67,235	26.9%	14,224	9,597.0	12,172	29,896	65,889	42.5%
Maryland (MD)	79,056	49,318	55,396.0	111,000	294,770	27.4%	63,225	48,506.0	62,975	169,288	343,994	47.1%
Massachusetts (MA)	85,293	56,234	65,785.0	131,354	338,666	30.0%	92,795	60,121.0	78,349	228,445	459,710	46.7%
Michigan (MI)	99,371	65,134	74,513.0	148,397	387,415	23.0%	92,034	64,415.0	91,644	262,671	510,764	45.1%
Minnesota (MN)	64,793	39,723	43,035.0	78,082	225,633	21.7%	54,360	35,999.0	48,073	130,332	268,764	43.3%

State	Households						Households					
	Households	Households	Households	with	Households	Percent of	Households	Households	Households	with Rent	Households	Percent of
	with	with	with	Mortgage			with Rent	with Rent	with Rent	as 50 or		Households
	Mortgage	Mortgage	Mortgage	as 50 or			as 30 - 35	as 35 - 40	as 40 - 50	More		Households
	as 30 - 35	as 35 - 40	as 40 - 50	More	Considered	Considered	Percent of	Percent of	Percent of	Percent of	Considered	Considered
	Percent of	Percent of	Percent of	Percent of	Mortgage	Mortgage	Income	Income	Income	Income	Rent	Rent
	Income	Income	Income	Income	Burdened	Burdened					Burdened	Burdened
Mississippi (MS)	22,621	15,956	18,850.0	40,284	97,711	26.3%	26,349	19,098.0	25,694	74,900	146,041	41.5%
Missouri (MO)	57,636	37,199	43,667.0	77,649	216,151	21.8%	62,868	46,777.0	62,832	159,588	332,065	41.4%
Montana (MT)	11,888	8,180	9,694.0	18,010	47,772	28.9%	10,712	7,935.0	9,668	26,529	54,844	40.2%
Nebraska (NE)	17,917	10,708	11,689.0	20,884	61,198	20.2%	20,301	14,894.0	18,903	45,798	99,896	38.8%
Nevada (NV)	31,350	21,912	24,368.0	47,512	125,142	29.8%	41,983	32,479.0	44,319	106,668	225,449	47.0%
New Hampshire (NH)	19,684	13,056	14,341.0	22,940	70,021	28.2%	14,053	9,110.0	12,698	31,505	67,366	43.8%
New Jersey (NJ)	116,856	77,315	94,129.0	196,201	484,501	35.2%	100,140	72,031.0	100,973	295,666	568,810	48.7%
New Mexico (NM)	19,360	13,302	15,680.0	35,606	83,948	29.3%	19,494	14,437.0	20,606	54,074	108,611	43.0%
New York (NY)	176,324	122,667	149,556.0	352,064	800,611	33.3%	289,988	201,917.0	275,921	897,953	1,665,779	49.2%
North Carolina (NC)	100,398	66,117	79,610.0	160,163	406,288	24.9%	114,575	84,313.0	113,724	284,470	597,082	43.3%
North Dakota (ND)	5,525	2,836	3,680.0	5,771	17,812	16.8%	7,725	6,403.0	7,756	20,923	42,807	35.7%
Ohio (OH)	111,103	71,662	83,065.0	152,007	417,837	21.5%	124,422	86,590.0	119,747	330,378	661,137	41.6%
Oklahoma (OK)	31,524	20,522	23,510.0	45,747	121,303	22.7%	37,681	28,600.0	39,378	95,464	201,123	39.5%
Oregon (OR)	51,822	33,385	41,269.0	76,079	202,555	30.4%	50,281	39,863.0	52,253	145,586	287,983	47.5%
Pennsylvania (PA)	133,500	85,614	101,597.0	199,717	520,428	24.9%	126,407	89,280.0	119,795	357,102	692,584	44.0%
Rhode Island (RI)	13,444	8,673	10,400.0	20,231	52,748	30.9%	13,654	10,807.0	12,528	34,581	71,570	44.4%
South Carolina (SC)	47,614	31,896	39,184.0	80,332	199,026	25.6%	47,179	35,188.0	46,456	126,652	255,475	43.4%
South Dakota (SD)	7,880	4,921	5,778.0	8,760	27,339	21.1%	8,712	5,847.0	7,182	18,644	40,385	36.4%
Tennessee (TN)	64,033	39,389	49,227.0	94,904	247,553	24.3%	74,240	51,715.0	70,911	176,453	373,319	42.7%
Texas (TX)	233,916	153,681	183,938.0	338,563	910,098	26.4%	312,686	237,017.0	313,972	770,775	1,634,450	44.3%
Utah (UT)	34,408	20,909	21,988.0	37,101	114,406	23.6%	25,462	18,454.0	24,140	54,516	122,572	42.0%
Vermont (VT)	9,201	5,575	6,982.0	13,897	35,655	30.9%	6,955	4,793.0	6,178	17,635	35,561	46.8%

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	Percent of	Percent of	Percent of	Percent of	Burdened	Burdened	Income	Income	Income	Income	Burdened	Burdened
	Income	Income	Income	Income								
Virginia (VA)	102,923	65,661	70,875.0	134,639	374,098	26.1%	92,215	68,141.0	88,908	224,030	473,294	44.5%
Washington (WA)	96,518	61,904	71,962.0	124,213	354,597	28.9%	96,444	69,535.0	88,418	223,038	477,435	45.2%
West Virginia (WV)	12,869	8,695	11,368.0	19,551	52,483	21.0%	14,029	9,815.0	12,677	39,039	75,560	38.5%
Wisconsin (WI)	62,837	39,477	46,319.0	81,561	230,194	22.8%	62,413	44,493.0	58,907	156,109	321,922	41.4%
Wyoming (WY)	6,155	3,835	4,220.0	7,769	21,979	23.3%	5,670	3,455.0	4,766	11,323	25,214	37.0%
Puerto Rico (PR)	28,112	19,153	26,309.0	60,138	133,712	42.3%	18,428	13,413.0	17,461	62,310	111,612	29.4%