

Indicator 21: Housing cost burden by income

Ratio of percentage of lower income to higher income homeowner households that spend more than 30% of income on housing costs

Report Year	2018	2019	2020	2021	2022
Score	14	13	14	13	17
Lower income homeowner households	55.5%	59.3%	58.7%	57.0%	62.3%
Higher income homeowner households	8.4%	8.7%	8.7%	8.2%	10.4%
Ratio	6.607	6.816	6.747	6.922	5.977

Change
2018 to 2022

+3

2022 Report Source

U.S. Census Bureau, American Community Survey, 2021 1-Year Estimates



Lower income homeowners are 6 times as likely to experience housing cost burden than higher income homeowners.

Note: The accepted federal standard for housing affordability states that no more than 30% of a household's gross income should be spent on housing and utilities expenses. Homeowners are classified as low-income for this indicator when their annual household income is less than \$35,000, and higher-income when their household income is equal to or greater than \$35,000. To ensure comparability across years, the 2022 Equality Indicators Report utilizes the 2021 American Community Survey (ACS) 1-year standard estimates rather than the 2020 ACS 1-year experimental estimates. *The Census Bureau does not recommend comparing the 2020 ACS 1-year experimental estimates with our standard ACS estimates or the decennial census [...].* (U.S. Census Bureau, 2021.

<https://www.census.gov/newsroom/press-releases/2021/experimental-2020-accs-1-year-data.html>
U.S. Census Bureau, American Community Survey, 2016, 2017, 2018, 2019, & 2021 1-Year Estimates