

NATIONAL RANKINGS

State Housing Profiles 2011

State Housing Profiles 2011 is the third edition of the AARP Public Policy Institute's report summarizing housing conditions for older adults in each state and across the entire United States.

This individual profile provides key housing information for a single state. Readers may refer to the Overview section of the full report, which highlights national trends, state differences, and key indicators.

These profiles are developed to inform policy discussions among public and private sector leaders in housing nationwide. This report presents comparable state-level and national data for a variety of indicators, drawn together from the American Communities Survey, the Census, program data from the Department of Housing and Urban Development, and other sources into a single convenient reference.

This edition includes three important additions to each state's profile:

- Foreclosures and Foreclosure Risk statistics for the 50+ from AARP's analysis
- Home Equity Conversion Mortgages endorsed by the Federal Housing Administration
- Federally subsidized housing data for privately owned subsidized housing and Low Income Housing Tax Credit properties

Additionally, this edition includes an expanded analysis of housing costs and housing cost burden, with examinations of housing cost burden for various age groups and income levels in each state.

State Housing Profiles 2011 comes in two other formats:

- A full report with an overview of key findings and trends and individual profiles for each state, the District of Columbia, and the nation as a whole. It provides a complete picture of housing in each state.
- An Insight on the Issues that highlights key trends and conclusions.

Some of the indicators in *State Housing Profiles 2011* may be found in prior editions. Please exercise caution when making comparisons with information in earlier editions because of possible changes in the source or definition. Complete descriptions of all indicators, and how they may differ from previous editions, can be found in the Data Documentation section in the back of the full report. Data sources and descriptions of indicators are found only in the full report, not in the executive summary or this state-specific profile.

All versions of *State Housing Profiles 2011* are available on the AARP Public Policy Institute website: www.aarp.org/ppi. They can be accessed directly at www.aarp.org/statehousingprofiles.



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	50+ Households		Hispanic Households 50+			White Households 50+		
	Value (Thousands)	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	941	22	7.6	0.8%	43	710	75.4%	43
Alaska	107	51	2.7	2.5%	23	85	79.2%	39
Arizona	1,119	18	141.2	12.6%	4	1,000	89.4%	24
Arkansas	563	31	8.3	1.5%	34	477	84.7%	31
California	5,792	1	1,057.7	18.3%	3	4,309	74.4%	44
Colorado	867	24	86.2	9.9%	8	791	91.2%	18
Connecticut	692	29	39.5	5.7%	11	610	88.2%	26
Delaware	171	45	3.9	2.3%	26	137	80.4%	37
District of Columbia	111	49	4.8	4.3%	15	40	35.9%	50
Florida	3,803	2	479.5	12.6%	4	3,277	86.2%	28
Georgia	1,575	11	33.0	2.1%	29	1,131	71.9%	46
Hawaii	227	42	8.7	3.8%	16	72	31.9%	51
Idaho	269	40	9.7	3.6%	18	259	96.0%	5
Illinois	2,321	6	141.3	6.1%	10	1,879	81.0%	36
Indiana	1,217	16	21.2	1.7%	33	1,106	90.9%	19
Iowa	613	30	7.4	1.2%	37	589	96.1%	4
Kansas	535	33	18.5	3.5%	19	486	90.9%	19
Kentucky	853	25	5.3	0.6%	49	787	92.2%	16
Louisiana	825	26	17.9	2.2%	28	589	71.4%	47
Maine	296	39	1.4	0.5%	50	290	97.9%	3
Maryland	1,045	20	28.7	2.7%	22	726	69.5%	48
Massachusetts	1,277	13	47.7	3.7%	17	1,161	90.9%	19
Michigan	1,983	8	38.4	1.9%	30	1,702	85.8%	29
Minnesota	1,009	21	9.7	1.0%	41	952	94.4%	9
Mississippi	549	32	3.8	0.7%	46	372	67.7%	49
Missouri	1,171	17	14.5	1.2%	37	1,036	88.5%	25
Montana	207	44	3.2	1.5%	34	196	94.7%	8
Nebraska	344	38	8.1	2.3%	26	325	94.2%	10
Nevada	444	34	45.8	10.3%	7	369	83.2%	32
New Hampshire	263	41	2.1	0.8%	43	258	98.1%	2
New Jersey	1,633	10	142.0	8.7%	9	1,308	80.1%	38
New Mexico	380	36	123.1	32.4%	1	311	81.8%	34
New York	3,701	4	383.7	10.4%	6	2,835	76.6%	42
North Carolina	1,746	9	32.6	1.9%	30	1,365	78.2%	40
North Dakota	130	48	1.0	0.7%	46	124	95.3%	7
Ohio	2,320	7	24.5	1.1%	39	2,044	88.1%	27
Oklahoma	697	28	17.6	2.5%	23	578	83.0%	33
Oregon	761	27	21.6	2.8%	21	712	93.6%	13
Pennsylvania	2,644	5	50.3	1.9%	30	2,376	89.9%	22
Rhode Island	214	43	9.9	4.6%	13	196	91.4%	17
South Carolina	886	23	9.5	1.1%	39	655	73.9%	45
South Dakota	162	46	0.8	0.5%	50	152	93.4%	14
Tennessee	1,221	15	12.7	1.0%	41	1,037	85.0%	30
Texas	3,746	3	810.0	21.6%	2	3,043	81.2%	35
Utah	365	37	18.4	5.0%	12	344	94.2%	10
Vermont	134	47	1.1	0.8%	43	133	98.8%	1
Virginia	1,433	12	33.7	2.4%	25	1,114	77.8%	41
Washington	1,243	14	40.2	3.2%	20	1,112	89.5%	23
West Virginia	413	35	2.8	0.7%	46	395	95.6%	6
Wisconsin	1,118	19	16.4	1.5%	34	1,053	94.2%	10
Wyoming	109	50	4.9	4.5%	14	101	93.1%	15
United States	56,245		4,054.4	7.2%		46,712	83.0%	

	Black Households 50+			Asian / Pacific Islander Households 50+			Household Type: Married, Spouse Present		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	209.5	22.3%	7	5.8	0.6%	38	457	48.5%	44
Alaska	2.9	2.7%	35	3.4	3.2%	8	54	50.3%	27
Arizona	27.2	2.4%	36	15.9	1.4%	20	575	51.4%	18
Arkansas	68.6	12.2%	14	3.3	0.6%	38	284	50.5%	25
California	356.7	6.2%	26	634.3	11.0%	2	2,863	49.4%	38
Colorado	25.0	2.9%	32	13.2	1.5%	18	454	52.4%	12
Connecticut	50.9	7.4%	22	11.4	1.7%	16	345	49.9%	31
Delaware	26.5	15.5%	10	2.6	1.5%	18	83	48.7%	42
District of Columbia	67.3	60.4%	1	1.8	1.6%	17	27	24.4%	51
Florida	385.2	10.1%	18	52.7	1.4%	20	1,885	49.6%	36
Georgia	390.1	24.8%	5	29.1	1.8%	15	774	49.2%	40
Hawaii	2.5	1.1%	42	121.5	53.4%	1	120	52.9%	10
Idaho	0.9	0.3%	46	2.0	0.7%	35	151	56.0%	3
Illinois	305.6	13.2%	12	61.4	2.6%	10	1,147	49.4%	38
Indiana	85.3	7.0%	23	6.8	0.6%	38	625	51.4%	18
Iowa	12.6	2.0%	39	4.7	0.8%	30	333	54.4%	4
Kansas	26.3	4.9%	28	6.1	1.1%	24	281	52.6%	11
Kentucky	53.7	6.3%	25	2.9	0.3%	45	425	49.8%	33
Louisiana	218.3	26.5%	3	5.7	0.7%	35	389	47.2%	47
Maine	0.4	0.1%	49	0.6	0.2%	47	152	51.3%	21
Maryland	262.0	25.1%	4	35.7	3.4%	7	509	48.7%	42
Massachusetts	54.6	4.3%	29	30.2	2.4%	11	599	46.9%	48
Michigan	225.4	11.4%	16	22.4	1.1%	24	998	50.3%	27
Minnesota	24.7	2.4%	36	13.8	1.4%	20	539	53.4%	8
Mississippi	167.9	30.6%	2	2.2	0.4%	43	263	47.9%	46
Missouri	105.3	9.0%	20	9.6	0.8%	30	602	51.4%	18
Montana	0.0	0.0%	51	0.4	0.2%	47	106	50.9%	24
Nebraska	9.7	2.8%	34	2.4	0.7%	35	180	52.1%	14
Nevada	29.7	6.7%	24	25.2	5.7%	3	217	48.8%	41
New Hampshire	1.0	0.4%	45	1.5	0.6%	38	141	53.6%	6
New Jersey	191.3	11.7%	15	74.6	4.6%	4	813	49.8%	33
New Mexico	7.0	1.8%	40	4.0	1.1%	24	183	48.3%	45
New York	500.7	13.5%	11	161.9	4.4%	6	1,662	44.9%	50
North Carolina	326.0	18.7%	8	15.4	0.9%	28	891	51.0%	23
North Dakota	0.4	0.3%	46	0.3	0.2%	47	74	57.2%	2
Ohio	232.8	10.0%	19	17.6	0.8%	30	1,148	49.5%	37
Oklahoma	43.2	6.2%	26	5.3	0.8%	30	350	50.3%	27
Oregon	9.6	1.3%	41	15.2	2.0%	14	395	51.9%	15
Pennsylvania	206.2	7.8%	21	28.3	1.1%	24	1,322	50.0%	30
Rhode Island	7.2	3.4%	31	2.9	1.4%	20	100	46.9%	48
South Carolina	214.5	24.2%	6	7.9	0.9%	28	447	50.4%	26
South Dakota	0.3	0.2%	48	0.6	0.3%	45	88	54.4%	4
Tennessee	159.4	13.1%	13	7.4	0.6%	38	608	49.8%	33
Texas	393.6	10.5%	17	86.4	2.3%	12	1,941	51.8%	16
Utah	2.1	0.6%	44	8.5	2.3%	12	217	59.3%	1
Vermont	0.1	0.1%	49	0.1	0.1%	50	70	52.2%	13
Virginia	249.1	17.4%	9	44.5	3.1%	9	738	51.5%	17
Washington	30.0	2.4%	36	55.7	4.5%	5	638	51.3%	21
West Virginia	11.8	2.9%	32	1.6	0.4%	43	206	49.9%	31
Wisconsin	43.1	3.9%	30	8.7	0.8%	30	597	53.4%	8
Wyoming	1.2	1.1%	42	0.1	0.1%	50	58	53.6%	6
United States	5,825.3	10.4%		1,675.6	3.0%		28,127	50.0%	

DEMOGRAPHICS

NATIONAL RANKINGS

	Household Type: Female Living Alone			Household Type: Male Living Alone			50+ Households with Grandchildren in Household (Total)		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	221	23.5%	10	115	12.3%	31	51	5.4%	8
Alaska	19	17.7%	49	17	16.1%	3	6	5.4%	8
Arizona	231	20.7%	44	146	13.0%	18	51	4.6%	17
Arkansas	131	23.3%	14	70	12.4%	30	26	4.6%	17
California	1,167	20.2%	46	691	11.9%	39	310	5.4%	8
Colorado	185	21.3%	43	118	13.6%	8	27	3.1%	38
Connecticut	157	22.7%	23	82	11.9%	39	24	3.5%	30
Delaware	38	22.2%	32	21	12.2%	33	7	4.0%	24
District of Columbia	33	29.8%	1	23	20.3%	1	5	4.9%	15
Florida	853	22.4%	28	474	12.5%	29	142	3.7%	27
Georgia	346	22.0%	36	187	11.9%	39	89	5.7%	6
Hawaii	37	16.2%	51	24	10.5%	51	19	8.5%	1
Idaho	56	20.7%	44	31	11.7%	45	9	3.5%	30
Illinois	540	23.3%	14	284	12.2%	33	99	4.3%	21
Indiana	279	22.9%	22	156	12.8%	25	44	3.6%	29
Iowa	149	24.3%	4	74	12.1%	36	12	2.0%	47
Kansas	125	23.4%	12	72	13.4%	11	15	2.9%	42
Kentucky	201	23.6%	8	111	13.1%	16	41	4.8%	16
Louisiana	183	22.2%	32	109	13.2%	15	50	6.1%	4
Maine	70	23.5%	10	40	13.6%	8	6	1.9%	49
Maryland	243	23.3%	14	118	11.3%	49	48	4.6%	17
Massachusetts	319	25.0%	2	161	12.6%	28	36	2.8%	43
Michigan	448	22.6%	26	256	12.9%	20	66	3.3%	35
Minnesota	226	22.4%	28	131	12.9%	20	20	2.0%	47
Mississippi	128	23.2%	19	66	12.0%	38	36	6.6%	2
Missouri	272	23.3%	14	139	11.9%	39	43	3.7%	27
Montana	48	23.0%	20	34	16.2%	2	6	3.0%	41
Nebraska	82	23.9%	5	47	13.5%	10	7	2.2%	45
Nevada	84	19.0%	48	65	14.5%	5	23	5.2%	11
New Hampshire	59	22.4%	28	30	11.4%	48	7	2.7%	44
New Jersey	366	22.4%	28	189	11.6%	47	57	3.5%	30
New Mexico	86	22.7%	23	52	13.8%	7	21	5.5%	7
New York	875	23.6%	8	478	12.9%	20	156	4.2%	22
North Carolina	402	23.0%	20	211	12.1%	36	74	4.2%	22
North Dakota	29	22.2%	32	17	13.1%	16	2	1.8%	50
Ohio	543	23.4%	12	300	12.9%	20	76	3.3%	35
Oklahoma	163	23.3%	14	93	13.4%	11	31	4.5%	20
Oregon	167	21.9%	39	93	12.2%	33	24	3.2%	37
Pennsylvania	627	23.7%	7	335	12.7%	26	83	3.1%	38
Rhode Island	53	24.7%	3	28	13.3%	13	7	3.4%	33
South Carolina	200	22.5%	27	104	11.7%	45	45	5.0%	12
South Dakota	36	22.0%	36	24	14.5%	5	8	5.0%	12
Tennessee	277	22.7%	23	150	12.3%	31	61	5.0%	12
Texas	757	20.2%	46	442	11.8%	44	235	6.3%	3
Utah	63	17.1%	50	40	10.9%	50	21	5.8%	5
Vermont	29	21.7%	41	17	13.0%	18	2	1.6%	51
Virginia	316	22.0%	36	171	11.9%	39	57	4.0%	24
Washington	272	21.9%	39	158	12.7%	26	38	3.1%	38
West Virginia	99	23.9%	5	55	13.3%	13	16	3.9%	26
Wisconsin	248	22.1%	35	144	12.9%	20	24	2.2%	45
Wyoming	23	21.5%	42	16	14.7%	4	4	3.4%	33
United States	12,559	22.3%		7,009	12.5%		2,370	4.2%	

	Grandchildren in Household (Responsible for Basic Needs)			50+ Households with Someone Age 65+			50+ Households with Someone Age <18		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	31	3.3%	3	456	48.5%	8	105	11.2%	23
Alaska	3	2.6%	12	36	33.4%	51	19	18.1%	2
Arizona	27	2.4%	17	555	49.6%	5	133	11.9%	16
Arkansas	16	2.8%	9	282	50.1%	2	57	10.1%	35
California	121	2.1%	21	2,644	45.6%	36	924	16.0%	3
Colorado	14	1.6%	36	358	41.3%	50	99	11.4%	22
Connecticut	11	1.5%	38	320	46.2%	30	88	12.8%	11
Delaware	4	2.5%	13	84	49.1%	7	17	10.0%	36
District of Columbia	2	2.1%	21	49	43.9%	45	13	11.9%	16
Florida	70	1.8%	31	2,069	54.4%	1	380	10.0%	36
Georgia	50	3.2%	5	685	43.5%	48	212	13.5%	7
Hawaii	5	2.2%	18	114	50.0%	3	42	18.4%	1
Idaho	5	2.0%	24	126	46.8%	22	29	10.7%	26
Illinois	46	2.0%	24	1,071	46.1%	33	288	12.4%	14
Indiana	25	2.1%	21	558	45.9%	35	115	9.5%	42
Iowa	6	1.0%	46	294	48.0%	10	48	7.8%	49
Kansas	9	1.8%	31	248	46.3%	28	50	9.4%	44
Kentucky	25	2.9%	8	394	46.2%	30	89	10.4%	31
Louisiana	30	3.6%	2	375	45.4%	39	103	12.5%	13
Maine	2	0.7%	50	138	46.4%	27	21	7.2%	51
Maryland	21	2.0%	24	466	44.6%	42	142	13.6%	6
Massachusetts	14	1.1%	44	595	46.6%	24	151	11.9%	16
Michigan	32	1.6%	36	902	45.5%	37	207	10.4%	31
Minnesota	9	0.9%	48	442	43.8%	46	97	9.6%	40
Mississippi	22	4.1%	1	260	47.4%	16	69	12.6%	12
Missouri	23	2.0%	24	553	47.3%	17	119	10.2%	33
Montana	4	1.9%	28	97	46.8%	22	19	9.3%	45
Nebraska	3	1.0%	46	163	47.2%	18	28	8.2%	48
Nevada	11	2.5%	13	207	46.5%	26	59	13.3%	8
New Hampshire	3	1.1%	44	116	44.1%	44	28	10.7%	26
New Jersey	23	1.4%	41	778	47.6%	12	216	13.3%	8
New Mexico	12	3.1%	6	181	47.8%	11	44	11.5%	21
New York	67	1.8%	31	1,745	47.2%	18	488	13.2%	10
North Carolina	43	2.5%	13	808	46.3%	28	183	10.5%	30
North Dakota	2	1.2%	43	62	47.6%	12	10	7.7%	50
Ohio	42	1.8%	31	1,081	46.6%	24	221	9.5%	42
Oklahoma	21	3.0%	7	337	48.4%	9	71	10.2%	33
Oregon	13	1.7%	35	351	46.1%	33	80	10.6%	29
Pennsylvania	40	1.5%	38	1,300	49.2%	6	260	9.8%	39
Rhode Island	3	1.3%	42	101	47.2%	18	25	11.7%	19
South Carolina	25	2.8%	9	422	47.6%	12	100	11.2%	23
South Dakota	4	2.5%	13	77	47.6%	12	17	10.7%	26
Tennessee	33	2.7%	11	572	46.9%	21	137	11.2%	23
Texas	124	3.3%	3	1,669	44.6%	42	548	14.6%	5
Utah	8	2.2%	18	165	45.1%	41	58	16.0%	3
Vermont	1	0.7%	50	62	46.2%	30	13	10.0%	36
Virginia	27	1.9%	28	651	45.4%	39	172	12.0%	15
Washington	18	1.5%	38	542	43.6%	47	145	11.6%	20
West Virginia	9	2.2%	18	206	49.9%	4	36	8.8%	47
Wisconsin	10	0.9%	48	508	45.5%	37	107	9.6%	40
Wyoming	2	1.9%	28	45	41.4%	49	10	9.1%	46
United States	1,170	2.1%		26,319	46.8%		6,697	11.9%	

DEMOGRAPHICS

NATIONAL RANKINGS

	50+ Households with Someone Age 65+ and Someone <18			Households with Any Disability			Households with Any Disability (Owner-Occupied)		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	22.4	2.4%	16	408	43.4%	4	316	41.3%	4
Alaska	3.8	3.6%	2	38	35.6%	16	28	32.6%	17
Arizona	24.4	2.2%	17	382	34.2%	21	299	32.7%	16
Arkansas	12.6	2.2%	17	252	44.7%	1	190	42.3%	3
California	179.1	3.1%	3	1,824	31.5%	36	1,210	29.2%	34
Colorado	14.2	1.6%	34	247	28.5%	49	181	26.1%	46
Connecticut	12.8	1.9%	26	197	28.5%	49	133	24.8%	50
Delaware	2.3	1.4%	40	59	34.5%	20	45	31.6%	23
District of Columbia	3.4	3.0%	4	34	31.0%	39	16	25.2%	49
Florida	84.9	2.2%	17	1,267	33.3%	28	989	31.9%	21
Georgia	41.0	2.6%	9	558	35.5%	17	411	32.6%	17
Hawaii	15.3	6.7%	1	75	32.9%	29	53	32.1%	20
Idaho	4.5	1.7%	33	97	36.0%	15	79	34.9%	11
Illinois	48.2	2.1%	21	712	30.7%	42	506	27.7%	40
Indiana	17.0	1.4%	40	425	34.9%	18	317	31.8%	22
Iowa	5.0	0.8%	48	193	31.5%	36	146	28.8%	36
Kansas	7.5	1.4%	40	183	34.2%	21	129	30.1%	30
Kentucky	17.5	2.0%	23	367	43.0%	5	281	40.8%	5
Louisiana	22.4	2.7%	8	322	39.1%	8	251	37.9%	8
Maine	2.2	0.7%	51	109	36.8%	11	80	33.4%	15
Maryland	25.6	2.5%	12	304	29.1%	46	222	26.7%	42
Massachusetts	23.1	1.8%	30	380	29.8%	44	238	25.3%	48
Michigan	32.0	1.6%	34	667	33.7%	25	520	31.4%	25
Minnesota	8.1	0.8%	48	283	28.1%	51	206	24.7%	51
Mississippi	15.2	2.8%	6	240	43.6%	3	192	42.6%	1
Missouri	21.1	1.8%	30	429	36.6%	12	317	33.7%	14
Montana	3.8	1.8%	30	68	32.9%	29	52	31.6%	23
Nebraska	4.6	1.3%	43	110	31.8%	34	77	28.5%	38
Nevada	12.9	2.9%	5	138	31.0%	39	93	28.9%	35
New Hampshire	3.1	1.2%	45	76	29.0%	47	57	26.4%	44
New Jersey	36.3	2.2%	17	474	29.0%	47	324	26.4%	44
New Mexico	10.0	2.6%	9	147	38.8%	9	120	38.2%	7
New York	90.9	2.5%	12	1,145	30.9%	41	654	27.2%	41
North Carolina	33.3	1.9%	26	635	36.4%	14	476	34.0%	13
North Dakota	1.1	0.8%	48	43	33.5%	26	31	30.5%	28
Ohio	34.5	1.5%	38	792	34.1%	23	562	30.7%	27
Oklahoma	14.5	2.1%	21	293	42.1%	6	223	39.5%	6
Oregon	12.2	1.6%	34	259	34.1%	23	182	31.0%	26
Pennsylvania	39.9	1.5%	38	856	32.4%	31	616	29.4%	33
Rhode Island	4.0	1.9%	26	65	30.2%	43	40	25.6%	47
South Carolina	22.5	2.5%	12	328	37.0%	10	260	35.6%	10
South Dakota	3.1	1.9%	26	51	31.4%	38	36	28.8%	36
Tennessee	30.1	2.5%	12	489	40.0%	7	370	37.6%	9
Texas	105.8	2.8%	6	1,366	36.5%	13	1,022	34.6%	12
Utah	9.4	2.6%	9	118	32.2%	32	94	30.3%	29
Vermont	1.8	1.3%	43	43	31.9%	33	31	28.2%	39
Virginia	28.5	2.0%	23	455	31.7%	35	345	29.9%	31
Washington	19.8	1.6%	34	415	33.4%	27	287	29.7%	32
West Virginia	8.4	2.0%	23	183	44.4%	2	147	42.4%	2
Wisconsin	12.0	1.1%	46	331	29.6%	45	235	26.5%	43
Wyoming	1.0	0.9%	47	38	34.6%	19	28	32.5%	19
United States	1,209.0	2.1%		18,970	33.7%		13,715	31.3%	

	Households with Any Disability (Renters)			Households with Disability (Hearing Difficulty)			Households with Disability (Physical Difficulty)		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	76	51.6%	6	147	15.6%	13	408	43.4%	4
Alaska	9	47.8%	13	19	17.6%	2	38	35.6%	16
Arizona	76	40.6%	39	159	14.2%	21	382	34.2%	21
Arkansas	52	54.4%	2	98	17.5%	4	252	44.7%	1
California	581	37.2%	49	684	11.8%	43	1,824	31.5%	36
Colorado	62	38.7%	44	109	12.6%	34	247	28.5%	49
Connecticut	60	41.7%	34	71	10.3%	47	197	28.5%	49
Delaware	14	49.2%	10	21	12.1%	41	59	34.5%	20
District of Columbia	18	38.6%	45	7	6.7%	51	34	31.0%	39
Florida	251	39.0%	42	495	13.0%	33	1,267	33.3%	28
Georgia	128	45.6%	19	193	12.3%	38	558	35.5%	17
Hawaii	20	36.2%	51	32	14.2%	21	75	32.9%	29
Idaho	16	41.3%	37	48	17.6%	2	97	36.0%	15
Illinois	192	41.7%	34	264	11.4%	45	712	30.7%	42
Indiana	97	49.2%	10	173	14.2%	21	425	34.9%	18
Iowa	42	45.3%	20	82	13.3%	30	193	31.5%	36
Kansas	50	52.9%	3	74	13.9%	25	183	34.2%	21
Kentucky	74	52.1%	5	142	16.7%	8	367	43.0%	5
Louisiana	57	42.8%	27	114	13.8%	26	322	39.1%	8
Maine	26	50.6%	8	51	17.1%	5	109	36.8%	11
Maryland	77	38.2%	46	103	9.8%	49	304	29.1%	46
Massachusetts	134	42.2%	32	140	10.9%	46	380	29.8%	44
Michigan	137	44.8%	22	260	13.1%	32	667	33.7%	25
Minnesota	73	44.4%	24	125	12.4%	37	283	28.1%	51
Mississippi	36	47.5%	14	86	15.7%	12	240	43.6%	3
Missouri	99	48.0%	12	174	14.9%	16	429	36.6%	12
Montana	14	39.3%	41	35	16.9%	7	68	32.9%	29
Nebraska	30	45.8%	18	50	14.4%	19	110	31.8%	34
Nevada	43	36.8%	50	52	11.7%	44	138	31.0%	39
New Hampshire	19	42.3%	31	35	13.4%	28	76	29.0%	47
New Jersey	143	37.3%	48	160	9.8%	49	474	29.0%	47
New Mexico	23	39.9%	40	63	16.5%	9	147	38.8%	9
New York	470	38.0%	47	380	10.3%	47	1,145	30.9%	41
North Carolina	133	44.8%	22	241	13.8%	26	635	36.4%	14
North Dakota	11	46.0%	17	21	16.2%	10	43	33.5%	26
Ohio	214	47.3%	15	292	12.6%	34	792	34.1%	23
Oklahoma	60	52.5%	4	119	17.1%	5	293	42.1%	6
Oregon	74	45.2%	21	116	15.2%	14	259	34.1%	23
Pennsylvania	219	44.2%	25	333	12.6%	34	856	32.4%	31
Rhode Island	24	42.7%	29	26	12.2%	39	65	30.2%	43
South Carolina	56	42.8%	27	117	13.2%	31	328	37.0%	10
South Dakota	13	41.4%	36	22	13.4%	28	51	31.4%	38
Tennessee	103	49.9%	9	182	14.9%	16	489	40.0%	7
Texas	304	42.5%	30	524	14.0%	24	1,366	36.5%	13
Utah	22	42.1%	33	52	14.3%	20	118	32.2%	32
Vermont	11	50.8%	7	20	14.6%	18	43	31.9%	33
Virginia	97	39.0%	42	171	11.9%	42	455	31.7%	35
Washington	121	46.3%	16	187	15.0%	15	415	33.4%	27
West Virginia	30	56.5%	1	75	18.2%	1	183	44.4%	2
Wisconsin	87	40.9%	38	136	12.2%	39	331	29.6%	45
Wyoming	8	43.0%	26	17	15.8%	11	38	34.6%	19
United States	4,784	42.2%		7,296	13.0%		18,970	33.7%	

	Households with Disability (Cognitive Difficulty)			Households with Disability (Self-Care Difficulty)			Households with Disability (Independent Living Difficulty)		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	143	15.2%	3	102	10.9%	3	185	19.7%	2
Alaska	12	11.3%	19	9	8.2%	15	12	11.6%	45
Arizona	120	10.7%	29	76	6.8%	37	147	13.1%	31
Arkansas	91	16.1%	2	62	11.1%	2	110	19.5%	3
California	639	11.0%	25	480	8.3%	11	848	14.6%	18
Colorado	74	8.5%	49	48	5.5%	47	92	10.6%	49
Connecticut	64	9.3%	39	46	6.6%	38	85	12.3%	38
Delaware	20	11.6%	16	10	6.0%	43	25	14.7%	16
District of Columbia	12	11.1%	23	8	7.6%	21	16	14.5%	19
Florida	407	10.7%	29	288	7.6%	21	521	13.7%	26
Georgia	196	12.4%	12	130	8.3%	11	240	15.2%	13
Hawaii	29	12.6%	10	18	7.8%	18	33	14.7%	16
Idaho	30	11.2%	21	19	6.9%	33	38	14.1%	21
Illinois	213	9.2%	40	168	7.2%	29	310	13.3%	28
Indiana	135	11.1%	23	91	7.5%	23	171	14.1%	21
Iowa	54	8.8%	45	36	5.8%	46	70	11.4%	46
Kansas	58	10.9%	27	38	7.1%	31	70	13.1%	31
Kentucky	129	15.1%	4	86	10.1%	6	159	18.7%	5
Louisiana	112	13.6%	9	88	10.6%	4	145	17.6%	7
Maine	34	11.4%	17	20	6.9%	33	38	12.8%	34
Maryland	99	9.4%	38	68	6.5%	39	132	12.6%	37
Massachusetts	129	10.1%	34	81	6.3%	41	163	12.8%	34
Michigan	226	11.4%	17	155	7.8%	18	287	14.5%	19
Minnesota	87	8.6%	46	53	5.3%	50	107	10.6%	49
Mississippi	93	17.0%	1	65	11.8%	1	112	20.3%	1
Missouri	140	12.0%	14	97	8.3%	11	176	15.0%	14
Montana	19	9.2%	40	12	5.9%	45	25	12.0%	41
Nebraska	31	9.1%	43	24	6.9%	33	40	11.7%	44
Nevada	38	8.6%	46	33	7.4%	24	57	12.7%	36
New Hampshire	23	8.6%	46	14	5.5%	47	28	10.7%	48
New Jersey	155	9.5%	37	120	7.4%	24	224	13.7%	26
New Mexico	53	14.0%	7	31	8.1%	16	60	15.7%	10
New York	376	10.2%	33	288	7.8%	18	520	14.1%	21
North Carolina	208	11.9%	15	146	8.3%	11	268	15.4%	12
North Dakota	12	9.2%	40	6	4.9%	51	13	10.3%	51
Ohio	263	11.3%	19	183	7.9%	17	349	15.0%	14
Oklahoma	96	13.8%	8	68	9.8%	8	113	16.2%	9
Oregon	85	11.2%	21	56	7.3%	27	101	13.3%	28
Pennsylvania	265	10.0%	35	183	6.9%	33	369	14.0%	24
Rhode Island	21	9.6%	36	13	6.0%	43	26	12.2%	40
South Carolina	112	12.6%	10	84	9.5%	9	145	16.3%	8
South Dakota	13	8.2%	51	11	6.5%	39	19	11.9%	43
Tennessee	178	14.6%	6	121	9.9%	7	216	17.7%	6
Texas	458	12.2%	13	356	9.5%	9	584	15.6%	11
Utah	40	11.0%	25	26	7.1%	31	49	13.3%	28
Vermont	12	9.0%	44	10	7.2%	29	16	12.3%	38
Virginia	151	10.5%	31	105	7.4%	24	198	13.8%	25
Washington	135	10.9%	27	91	7.3%	27	160	12.9%	33
West Virginia	61	14.8%	5	43	10.4%	5	79	19.2%	4
Wisconsin	95	8.5%	49	69	6.1%	42	134	12.0%	41
Wyoming	11	10.3%	32	6	5.4%	49	12	11.2%	47
United States	6,258	11.1%		4,440	7.9%		8,098	14.4%	

	Median Household Income (Owners)		50+ Households below Poverty Level (Owners)		
	Value (Thousands)	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	\$47,864	47	66.5	8.7%	7
Alaska	\$89,618	1	3.4	4.0%	46
Arizona	\$58,456	25	64.7	7.1%	15
Arkansas	\$43,994	49	39.5	8.8%	6
California	\$75,259	8	201.6	4.9%	31
Colorado	\$66,470	14	32.8	4.7%	38
Connecticut	\$77,398	7	14.6	2.7%	51
Delaware	\$85,137	2	6.8	4.8%	34
District of Columbia	\$79,944	3	3.7	5.8%	23
Florida	\$52,753	37	224.9	7.3%	13
Georgia	\$59,881	21	98.0	7.8%	11
Hawaii	\$78,110	5	7.6	4.6%	40
Idaho	\$53,975	30	14.6	6.5%	16
Illinois	\$61,103	18	87.7	4.8%	34
Indiana	\$52,142	39	52.3	5.2%	29
Iowa	\$52,956	34	25.0	4.9%	31
Kansas	\$56,215	27	23.7	5.5%	25
Kentucky	\$46,235	48	68.2	9.9%	2
Louisiana	\$47,966	46	65.8	9.9%	2
Maine	\$52,966	33	15.3	6.4%	19
Maryland	\$77,499	6	33.3	4.0%	46
Massachusetts	\$74,648	9	36.7	3.9%	49
Michigan	\$52,753	37	103.3	6.2%	22
Minnesota	\$61,103	18	40.9	4.9%	31
Mississippi	\$41,550	50	56.5	12.6%	1
Missouri	\$51,530	40	59.1	6.3%	21
Montana	\$49,596	45	10.7	6.5%	16
Nebraska	\$53,975	30	12.9	4.8%	34
Nevada	\$65,177	16	17.2	5.4%	27
New Hampshire	\$70,269	10	8.6	4.0%	46
New Jersey	\$78,925	4	44.6	3.6%	50
New Mexico	\$53,465	32	29.0	9.3%	4
New York	\$69,352	11	104.0	4.3%	42
North Carolina	\$52,854	36	101.2	7.2%	14
North Dakota	\$54,993	28	6.6	6.4%	19
Ohio	\$52,885	35	101.6	5.5%	25
Oklahoma	\$49,799	44	44.2	7.8%	11
Oregon	\$61,103	18	32.9	5.6%	24
Pennsylvania	\$54,891	29	113.2	5.4%	27
Rhode Island	\$66,250	15	6.4	4.1%	44
South Carolina	\$51,123	42	66.7	9.1%	5
South Dakota	\$51,520	41	8.2	6.5%	16
Tennessee	\$50,105	43	84.7	8.6%	8
Texas	\$58,659	24	233.7	7.9%	10
Utah	\$64,260	17	13.3	4.3%	42
Vermont	\$59,168	23	5.1	4.7%	38
Virginia	\$68,232	12	58.9	5.1%	30
Washington	\$68,232	12	43.6	4.5%	41
West Virginia	\$41,143	51	29.9	8.6%	8
Wisconsin	\$58,048	26	42.2	4.8%	34
Wyoming	\$59,576	22	3.5	4.1%	44
United States	\$59,474		2,669.6	6.1%	

DEMOGRAPHICS

NATIONAL RANKINGS

	Median Household Income (Renters)		50+ Households below Poverty Level (Renters)		
	Value (Thousands)	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	\$19,960	44	47.6	32.5%	1
Alaska	\$41,041	1	1.5	7.9%	51
Arizona	\$28,108	9	38.4	20.4%	35
Arkansas	\$20,470	42	29.9	31.1%	4
California	\$31,570	5	292.9	18.8%	43
Colorado	\$24,441	20	31.8	19.8%	37
Connecticut	\$26,111	16	31.5	21.9%	32
Delaware	\$30,552	6	4.6	16.8%	47
District of Columbia	\$28,108	9	12.8	27.7%	8
Florida	\$26,274	15	145.2	22.5%	29
Georgia	\$23,321	26	78.8	28.2%	7
Hawaii	\$32,700	3	8.6	15.8%	48
Idaho	\$24,238	21	8.8	22.9%	27
Illinois	\$23,321	26	110.7	24.0%	20
Indiana	\$22,303	33	46.6	23.6%	22
Iowa	\$19,655	45	18.4	19.8%	37
Kansas	\$26,071	17	18.2	19.5%	41
Kentucky	\$18,942	46	43.6	30.7%	5
Louisiana	\$18,840	47	38.8	29.3%	6
Maine	\$18,433	50	13.7	27.0%	13
Maryland	\$30,552	6	39.5	19.7%	40
Massachusetts	\$22,405	31	73.1	23.0%	25
Michigan	\$21,386	36	82.9	27.2%	11
Minnesota	\$20,979	38	43.6	26.4%	15
Mississippi	\$18,738	48	23.8	31.3%	3
Missouri	\$23,423	25	54.1	26.3%	16
Montana	\$22,099	35	8.1	22.4%	30
Nebraska	\$25,358	19	13.9	21.4%	33
Nevada	\$34,218	2	20.2	17.1%	45
New Hampshire	\$27,089	11	7.5	17.0%	46
New Jersey	\$30,042	8	75.9	19.8%	37
New Mexico	\$22,303	33	15.8	26.9%	14
New York	\$26,885	13	294.3	23.8%	21
North Carolina	\$24,238	21	77.3	26.0%	17
North Dakota	\$22,506	30	4.7	19.4%	42
Ohio	\$21,182	37	124.2	27.4%	10
Oklahoma	\$20,775	40	29.1	25.6%	18
Oregon	\$24,136	23	28.9	17.7%	44
Pennsylvania	\$23,016	28	112.2	22.7%	28
Rhode Island	\$20,775	40	13.0	23.5%	23
South Carolina	\$22,659	29	35.8	27.6%	9
South Dakota	\$20,979	38	7.5	23.4%	24
Tennessee	\$20,368	43	55.8	27.1%	12
Texas	\$26,386	14	164.3	23.0%	25
Utah	\$26,987	12	13.2	24.9%	19
Vermont	\$18,738	48	2.9	13.2%	50
Virginia	\$32,588	4	50.0	20.1%	36
Washington	\$25,663	18	54.4	20.9%	34
West Virginia	\$16,091	51	17.2	32.1%	2
Wisconsin	\$23,627	24	47.3	22.2%	31
Wyoming	\$22,405	31	2.9	15.6%	49
United States	\$25,358		2,615.8	23.1%	

Time Lived in Current Home

	1 year or less	1–5 years	5–10 years	10–20 years	20–30 years	> 30 years	Rank
Alabama	5.6%	16.0%	15.5%	23.3%	14.6%	25.1%	11
Alaska	6.7%	16.0%	16.8%	26.7%	20.4%	13.4%	48
Arizona	9.2%	22.5%	21.6%	25.2%	11.9%	9.6%	50
Arkansas	6.7%	19.4%	16.8%	24.2%	13.5%	19.4%	38
California	6.8%	16.3%	18.7%	24.2%	16.1%	18.0%	42
Colorado	7.9%	20.1%	18.9%	25.8%	12.9%	14.3%	46
Connecticut	4.5%	15.0%	15.3%	21.4%	17.9%	25.9%	7
Delaware	6.1%	17.9%	18.1%	23.6%	14.4%	20.0%	36
District of Columbia	6.1%	14.8%	15.2%	23.7%	16.7%	23.6%	16
Florida	7.3%	21.0%	22.9%	25.8%	13.3%	9.7%	49
Georgia	6.2%	19.0%	17.4%	24.2%	15.2%	18.0%	41
Hawaii	6.7%	13.6%	16.3%	21.0%	15.4%	26.9%	4
Idaho	5.9%	20.7%	18.7%	25.0%	11.4%	18.4%	40
Illinois	5.0%	15.5%	16.5%	24.3%	15.8%	22.8%	21
Indiana	6.1%	16.1%	15.6%	23.0%	15.2%	24.0%	15
Iowa	6.3%	14.7%	15.1%	23.3%	15.4%	25.3%	10
Kansas	6.2%	17.8%	15.9%	24.8%	14.3%	21.0%	30
Kentucky	5.5%	16.2%	15.6%	24.4%	15.2%	23.1%	20
Louisiana	5.7%	18.1%	13.1%	21.6%	15.6%	25.9%	6
Maine	5.0%	14.9%	15.3%	23.1%	19.8%	21.9%	25
Maryland	5.0%	15.6%	17.1%	24.0%	17.4%	20.9%	31
Massachusetts	5.0%	15.1%	14.6%	21.5%	17.2%	26.6%	5
Michigan	5.7%	13.3%	15.2%	23.5%	16.9%	25.4%	9
Minnesota	5.2%	14.4%	16.0%	24.3%	17.9%	22.2%	23
Mississippi	5.1%	17.6%	14.4%	23.2%	15.3%	24.4%	13
Missouri	6.3%	17.5%	16.1%	24.6%	15.5%	20.0%	37
Montana	5.5%	18.5%	17.3%	22.8%	15.1%	20.9%	32
Nebraska	5.7%	16.3%	16.0%	22.3%	16.3%	23.4%	19
Nevada	11.5%	25.0%	24.8%	24.3%	8.4%	6.0%	51
New Hampshire	4.8%	16.7%	18.5%	21.6%	18.8%	19.4%	39
New Jersey	4.3%	14.4%	17.5%	23.5%	16.9%	23.4%	17
New Mexico	6.4%	17.4%	16.6%	23.6%	15.9%	20.1%	35
New York	4.4%	12.8%	14.4%	22.5%	18.4%	27.6%	3
North Carolina	6.1%	18.4%	16.2%	22.3%	14.7%	22.2%	22
North Dakota	6.5%	13.3%	15.1%	24.5%	16.5%	24.0%	14
Ohio	5.4%	15.8%	14.9%	22.6%	15.5%	25.7%	8
Oklahoma	7.5%	18.1%	16.0%	23.4%	14.7%	20.4%	34
Oregon	7.4%	21.9%	19.6%	24.1%	12.9%	14.0%	47
Pennsylvania	4.0%	14.0%	13.4%	20.5%	17.1%	31.0%	2
Rhode Island	5.4%	14.9%	15.7%	21.4%	18.0%	24.6%	12
South Carolina	6.1%	18.9%	15.9%	22.6%	14.6%	21.9%	24
South Dakota	7.2%	15.0%	17.2%	24.8%	15.0%	20.8%	33
Tennessee	6.4%	18.2%	16.4%	23.9%	13.7%	21.4%	27
Texas	7.9%	19.7%	17.4%	23.2%	13.9%	17.9%	43
Utah	6.2%	18.6%	17.2%	22.8%	14.1%	21.1%	29
Vermont	5.3%	14.6%	16.8%	22.9%	18.6%	21.8%	26
Virginia	5.6%	16.0%	17.0%	23.8%	16.6%	21.1%	28
Washington	7.2%	20.8%	18.4%	24.7%	14.0%	14.9%	45
West Virginia	4.9%	11.4%	13.0%	21.7%	17.8%	31.1%	1
Wisconsin	5.1%	15.6%	16.3%	24.1%	15.5%	23.4%	18
Wyoming	6.8%	17.8%	18.6%	26.1%	15.0%	15.7%	44
United States	6.1%	16.9%	16.9%	23.5%	15.5%	21.0%	

CHARACTERISTICS OF OCCUPIED UNITS

NATIONAL RANKINGS

	Type of Home: Single Family			Type of Home: Multi Family			Type of Home: Manufactured Home		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	743	79.0%	22	89	9.4%	44	107.1	11.4%	10
Alaska	81	75.3%	35	18	16.9%	18	8.3	7.7%	23
Arizona	834	74.5%	36	133	11.9%	36	143.2	12.8%	4
Arkansas	446	79.1%	20	52	9.2%	46	65.1	11.6%	7
California	4,236	73.1%	38	1,244	21.5%	10	300.6	5.2%	30
Colorado	687	79.2%	19	141	16.3%	20	38.6	4.4%	34
Connecticut	505	73.0%	39	178	25.8%	7	7.7	1.1%	49
Delaware	135	78.8%	23	21	12.5%	32	14.9	8.7%	18
District of Columbia	55	49.5%	51	56	50.5%	1	0.0	0.0%	51
Florida	2,551	67.1%	47	832	21.9%	9	411.2	10.8%	12
Georgia	1,258	79.9%	17	183	11.6%	38	132.6	8.4%	19
Hawaii	158	69.3%	46	70	30.6%	5	0.2	0.1%	50
Idaho	221	82.1%	6	23	8.4%	49	25.2	9.4%	16
Illinois	1,687	72.7%	42	569	24.5%	8	64.8	2.8%	43
Indiana	1,016	83.5%	4	143	11.7%	37	57.8	4.8%	32
Iowa	513	83.8%	3	78	12.7%	31	21.3	3.5%	38
Kansas	451	84.4%	1	61	11.5%	39	21.9	4.1%	35
Kentucky	662	77.5%	26	103	12.1%	33	88.1	10.3%	14
Louisiana	654	79.3%	18	82	10.0%	42	86.2	10.4%	13
Maine	216	73.0%	39	52	17.5%	16	28.2	9.5%	15
Maryland	816	78.2%	25	207	19.8%	12	20.7	2.0%	45
Massachusetts	828	64.9%	49	433	33.9%	3	15.0	1.2%	48
Michigan	1,626	82.0%	7	262	13.2%	29	94.2	4.7%	33
Minnesota	807	80.0%	16	169	16.8%	19	32.5	3.2%	41
Mississippi	441	80.3%	13	39	7.1%	51	68.5	12.5%	5
Missouri	952	81.4%	9	154	13.2%	29	63.6	5.4%	29
Montana	159	76.7%	31	25	12.0%	34	23.0	11.1%	11
Nebraska	282	81.9%	8	51	14.8%	25	10.9	3.2%	41
Nevada	314	70.7%	44	91	20.5%	11	37.0	8.3%	21
New Hampshire	191	72.6%	43	52	19.8%	12	20.0	7.6%	24
New Jersey	1,139	69.7%	45	472	28.9%	6	21.6	1.3%	47
New Mexico	292	77.0%	28	35	9.3%	45	51.0	13.4%	2
New York	1,968	53.2%	50	1,646	44.5%	2	85.3	2.3%	44
North Carolina	1,374	78.7%	24	170	9.7%	43	201.3	11.5%	8
North Dakota	100	76.8%	30	22	17.0%	17	7.9	6.1%	28
Ohio	1,869	80.6%	11	368	15.9%	23	82.2	3.5%	38
Oklahoma	580	83.3%	5	62	9.0%	47	53.2	7.6%	24
Oregon	559	73.4%	37	111	14.7%	26	87.6	11.5%	8
Pennsylvania	2,122	80.3%	13	414	15.7%	24	107.3	4.1%	35
Rhode Island	142	66.5%	48	69	32.1%	4	3.0	1.4%	46
South Carolina	677	76.4%	32	76	8.6%	48	131.6	14.9%	1
South Dakota	124	76.2%	33	26	16.0%	21	12.7	7.8%	22
Tennessee	981	80.3%	13	137	11.2%	40	102.2	8.4%	19
Texas	2,961	79.1%	20	515	13.8%	28	258.1	6.9%	27
Utah	307	84.0%	2	44	12.0%	34	14.3	3.9%	37
Vermont	103	76.9%	29	22	16.0%	21	9.5	7.1%	26
Virginia	1,160	80.9%	10	199	13.9%	27	73.5	5.1%	31
Washington	908	73.0%	39	219	17.6%	15	112.7	9.1%	17
West Virginia	332	80.5%	12	31	7.5%	50	49.5	12.0%	6
Wisconsin	863	77.2%	27	216	19.3%	14	38.7	3.5%	38
Wyoming	82	75.9%	34	12	10.6%	41	14.6	13.4%	2
United States	42,169	75.0%		10,480	18.6%		3,525.7	6.3%	

CHARACTERISTICS OF OCCUPIED UNITS

NATIONAL RANKINGS

	Tenure: Own with Mortgage			Tenure: Own Free & Clear			Tenure: Renting		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	356	37.9%	37	408	43.4%	10	146	15.6%	43
Alaska	48	44.6%	18	38	35.1%	34	19	17.3%	27
Arizona	523	46.8%	6	390	34.8%	35	188	16.8%	34
Arkansas	197	35.0%	44	252	44.8%	8	96	17.1%	29
California	2,671	46.1%	9	1,473	25.4%	49	1,559	26.9%	3
Colorado	434	50.0%	2	263	30.3%	46	160	18.5%	20
Connecticut	312	45.1%	15	226	32.6%	39	144	20.8%	11
Delaware	79	46.3%	8	63	36.7%	29	28	16.1%	41
District of Columbia	41	37.1%	42	22	19.6%	51	46	41.6%	1
Florida	1,613	42.4%	27	1,488	39.1%	20	645	17.0%	32
Georgia	720	45.7%	12	538	34.1%	37	280	17.8%	22
Hawaii	100	44.1%	20	66	29.2%	47	54	24.0%	7
Idaho	121	44.9%	16	105	39.0%	21	39	14.3%	49
Illinois	994	42.8%	25	832	35.8%	31	461	19.9%	12
Indiana	555	45.6%	13	443	36.4%	30	197	16.2%	40
Iowa	229	37.3%	40	278	45.3%	6	93	15.2%	46
Kansas	214	40.1%	32	216	40.4%	18	94	17.5%	24
Kentucky	328	38.4%	35	362	42.4%	12	142	16.7%	36
Louisiana	276	33.5%	48	387	46.9%	4	132	16.1%	41
Maine	126	42.6%	26	113	38.3%	25	51	17.1%	29
Maryland	534	51.1%	1	295	28.3%	48	200	19.2%	15
Massachusetts	552	43.2%	23	389	30.4%	45	318	24.9%	6
Michigan	890	44.9%	16	763	38.5%	23	305	15.4%	44
Minnesota	457	45.3%	14	374	37.0%	27	165	16.4%	38
Mississippi	189	34.4%	46	262	47.6%	3	76	13.9%	50
Missouri	487	41.6%	30	455	38.9%	22	206	17.6%	23
Montana	72	34.5%	45	93	45.0%	7	36	17.5%	24
Nebraska	129	37.5%	39	142	41.3%	16	65	18.8%	18
Nevada	211	47.4%	4	110	24.8%	50	118	26.6%	4
New Hampshire	123	46.7%	7	92	34.8%	35	44	16.8%	34
New Jersey	709	43.4%	21	521	31.9%	41	383	23.5%	8
New Mexico	148	39.0%	33	165	43.4%	10	59	15.4%	44
New York	1,247	33.7%	47	1,157	31.3%	43	1,238	33.4%	2
North Carolina	757	43.4%	21	643	36.9%	28	298	17.1%	29
North Dakota	37	28.9%	51	66	50.6%	2	24	18.5%	20
Ohio	1,003	43.2%	23	831	35.8%	31	453	19.5%	14
Oklahoma	253	36.3%	43	312	44.8%	8	114	16.3%	39
Oregon	339	44.6%	18	247	32.5%	40	163	21.4%	9
Pennsylvania	1,010	38.2%	36	1,088	41.2%	17	495	18.7%	19
Rhode Island	91	42.3%	28	65	30.5%	44	55	25.9%	5
South Carolina	374	42.2%	29	358	40.4%	18	130	14.6%	47
South Dakota	53	32.4%	49	74	45.4%	5	32	19.8%	13
Tennessee	476	39.0%	33	509	41.7%	14	206	16.9%	33
Texas	1,392	37.2%	41	1,558	41.6%	15	714	19.1%	16
Utah	173	47.3%	5	136	37.2%	26	53	14.5%	48
Vermont	62	46.1%	9	48	35.5%	33	22	16.5%	37
Virginia	684	47.7%	3	469	32.8%	38	249	17.4%	26
Washington	570	45.9%	11	393	31.7%	42	260	21.0%	10
West Virginia	124	30.1%	50	222	53.7%	1	53	12.9%	51
Wisconsin	457	40.9%	31	431	38.5%	23	213	19.1%	16
Wyoming	41	37.6%	38	46	42.2%	13	19	17.3%	27
United States	23,581	41.9%		20,272	36.0%		11,342	20.2%	

CHARACTERISTICS OF OCCUPIED UNITS

NATIONAL RANKINGS

	Units Built Before 1970: Owners			Units Built Before 1970: Renters			Condominiums		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	287	37.6%	32	57	38.9%	31	9.3	1.0%	49
Alaska	18	21.3%	49	6	33.4%	42	5.8	5.4%	17
Arizona	169	18.5%	50	44	23.3%	50	74.2	6.6%	15
Arkansas	153	34.0%	40	35	36.6%	37	6.2	1.1%	48
California	1,945	46.9%	19	768	49.3%	13	400.5	6.9%	12
Colorado	221	31.8%	44	59	37.0%	36	70.2	8.1%	8
Connecticut	319	59.2%	6	84	58.6%	8	65.5	9.5%	4
Delaware	57	40.0%	30	11	41.5%	27	6.8	4.0%	25
District of Columbia	55	87.1%	1	35	75.8%	1	12.9	11.6%	3
Florida	722	23.3%	48	184	28.6%	49	572.7	15.1%	2
Georgia	362	28.8%	47	94	33.5%	41	51.0	3.2%	29
Hawaii	61	36.6%	36	23	42.4%	26	34.9	15.3%	1
Idaho	71	31.6%	45	12	32.0%	46	5.1	1.9%	41
Illinois	1,029	56.3%	10	271	58.7%	7	202.2	8.7%	5
Indiana	520	52.1%	14	97	49.4%	12	36.4	3.0%	33
Iowa	291	57.5%	9	46	49.3%	13	20.9	3.4%	27
Kansas	219	50.8%	15	39	41.1%	29	10.3	1.9%	41
Kentucky	291	42.3%	26	61	43.1%	25	23.6	2.8%	34
Louisiana	274	41.4%	27	59	44.4%	24	12.1	1.5%	45
Maine	111	46.2%	21	30	59.8%	6	7.6	2.5%	38
Maryland	383	46.2%	21	93	46.6%	18	85.5	8.2%	7
Massachusetts	600	63.8%	3	203	63.7%	3	97.3	7.6%	9
Michigan	901	54.5%	11	144	47.2%	17	121.0	6.1%	16
Minnesota	385	46.4%	20	63	38.2%	33	72.2	7.2%	11
Mississippi	155	34.5%	38	25	32.4%	45	3.1	0.6%	50
Missouri	430	45.7%	23	94	45.7%	20	35.9	3.1%	32
Montana	72	43.9%	25	18	48.6%	15	4.3	2.1%	39
Nebraska	146	53.8%	12	29	45.2%	21	9.2	2.7%	36
Nevada	38	12.0%	51	21	17.4%	51	30.7	6.9%	12
New Hampshire	86	40.1%	29	21	47.5%	16	19.6	7.4%	10
New Jersey	715	58.2%	7	222	57.9%	9	140.8	8.6%	6
New Mexico	106	33.8%	41	19	33.3%	43	5.5	1.4%	46
New York	1,699	70.7%	2	931	75.2%	2	181.2	4.9%	21
North Carolina	466	33.3%	42	109	36.6%	37	56.2	3.2%	29
North Dakota	46	44.9%	24	7	28.7%	48	5.4	4.2%	24
Ohio	1,066	58.2%	7	251	55.5%	10	110.7	4.8%	22
Oklahoma	234	41.4%	27	47	41.2%	28	8.5	1.2%	47
Oregon	218	37.2%	35	61	37.6%	35	20.7	2.7%	36
Pennsylvania	1,286	61.3%	5	298	60.1%	5	90.0	3.4%	27
Rhode Island	96	61.6%	4	34	61.9%	4	11.1	5.2%	18
South Carolina	224	30.6%	46	46	35.8%	40	28.7	3.2%	29
South Dakota	61	48.6%	18	10	32.5%	44	3.3	2.0%	40
Tennessee	367	37.3%	33	80	38.8%	32	33.7	2.8%	34
Texas	1,012	34.3%	39	220	30.9%	47	69.3	1.9%	41
Utah	99	32.0%	43	19	36.2%	39	24.4	6.7%	14
Vermont	54	49.7%	17	12	53.5%	11	4.8	3.6%	26
Virginia	442	38.3%	31	98	39.4%	30	73.4	5.1%	19
Washington	359	37.3%	33	99	37.8%	34	63.3	5.1%	19
West Virginia	183	53.0%	13	24	44.9%	22	2.7	0.6%	50
Wisconsin	446	50.3%	16	96	44.8%	23	51.1	4.6%	23
Wyoming	30	34.6%	37	9	46.0%	19	1.9	1.7%	44
United States	19,583	44.7%		5,420	47.8%		3,093.4	5.5%	

	Inadequate Housing: Kitchen			Inadequate Housing: Plumbing			Inadequate Housing: Crowding		
	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	7.2	0.8%	27	5.5	0.6%	15	7.0	0.7%	22
Alaska	3.8	3.6%	1	4.8	4.5%	1	2.4	2.2%	5
Arizona	13.4	1.2%	8	11.1	1.0%	3	14.3	1.3%	9
Arkansas	5.3	0.9%	20	3.5	0.6%	15	4.7	0.8%	19
California	76.1	1.3%	5	28.8	0.5%	21	192.9	3.3%	2
Colorado	6.0	0.7%	37	2.9	0.3%	38	4.8	0.6%	27
Connecticut	3.9	0.6%	49	2.3	0.3%	38	4.8	0.7%	22
Delaware	1.9	1.1%	12	1.2	0.7%	9	1.0	0.6%	27
District of Columbia	1.0	0.9%	20	0.7	0.6%	15	2.9	2.6%	3
Florida	28.1	0.7%	37	14.6	0.4%	27	36.0	0.9%	13
Georgia	11.2	0.7%	37	8.4	0.5%	21	11.9	0.8%	19
Hawaii	3.7	1.6%	3	1.9	0.8%	5	7.7	3.4%	1
Idaho	2.3	0.9%	20	0.9	0.3%	38	1.7	0.6%	27
Illinois	23.4	1.0%	17	8.6	0.4%	27	28.1	1.2%	11
Indiana	8.0	0.7%	37	2.9	0.2%	49	7.7	0.6%	27
Iowa	5.6	0.9%	20	3.5	0.6%	15	2.8	0.5%	38
Kansas	5.7	1.1%	12	1.7	0.3%	38	2.8	0.5%	38
Kentucky	6.9	0.8%	27	6.0	0.7%	9	5.3	0.6%	27
Louisiana	9.4	1.1%	12	6.3	0.8%	5	7.7	0.9%	13
Maine	2.4	0.8%	27	2.2	0.7%	9	1.3	0.4%	46
Maryland	6.3	0.6%	49	3.1	0.3%	38	7.5	0.7%	22
Massachusetts	13.1	1.0%	17	6.8	0.5%	21	8.2	0.6%	27
Michigan	13.7	0.7%	37	7.2	0.4%	27	12.1	0.6%	27
Minnesota	7.9	0.8%	27	4.3	0.4%	27	5.0	0.5%	38
Mississippi	4.8	0.9%	20	4.7	0.8%	5	4.6	0.8%	19
Missouri	7.9	0.7%	37	4.3	0.4%	27	7.0	0.6%	27
Montana	2.8	1.3%	5	1.4	0.7%	9	1.1	0.6%	27
Nebraska	4.3	1.2%	8	1.9	0.6%	15	1.4	0.4%	46
Nevada	5.2	1.2%	8	2.5	0.6%	15	6.1	1.4%	8
New Hampshire	2.2	0.8%	27	1.3	0.5%	21	0.5	0.2%	50
New Jersey	15.0	0.9%	20	8.1	0.5%	21	27.1	1.7%	7
New Mexico	5.4	1.4%	4	6.0	1.6%	2	5.1	1.3%	9
New York	39.4	1.1%	12	24.2	0.7%	9	85.6	2.3%	4
North Carolina	14.5	0.8%	27	7.8	0.4%	27	9.6	0.5%	38
North Dakota	0.3	0.2%	51	0.1	0.1%	51	0.1	0.1%	51
Ohio	19.6	0.8%	27	9.0	0.4%	27	9.9	0.4%	46
Oklahoma	6.9	1.0%	17	2.6	0.4%	27	6.0	0.9%	13
Oregon	14.7	1.9%	2	3.0	0.4%	27	6.6	0.9%	13
Pennsylvania	22.1	0.8%	27	8.6	0.3%	38	12.9	0.5%	38
Rhode Island	2.7	1.3%	5	0.7	0.3%	38	1.1	0.5%	38
South Carolina	5.9	0.7%	37	3.0	0.3%	38	4.6	0.5%	38
South Dakota	1.2	0.7%	37	0.6	0.3%	38	1.4	0.9%	13
Tennessee	9.7	0.8%	27	5.4	0.4%	27	9.0	0.7%	22
Texas	40.3	1.1%	12	25.1	0.7%	9	69.8	1.9%	6
Utah	2.4	0.7%	37	0.9	0.2%	49	3.3	0.9%	13
Vermont	0.9	0.7%	37	1.3	1.0%	3	0.8	0.6%	27
Virginia	9.8	0.7%	37	6.4	0.4%	27	7.4	0.5%	38
Washington	14.4	1.2%	8	5.7	0.5%	21	12.4	1.0%	12
West Virginia	3.2	0.8%	27	3.3	0.8%	5	2.9	0.7%	22
Wisconsin	7.9	0.7%	37	3.9	0.3%	38	4.3	0.4%	46
Wyoming	1.0	0.9%	20	0.4	0.3%	38	0.6	0.6%	27
United States	531.0	0.9%		281.1	0.5%		681.8	1.2%	

CHARACTERISTICS OF OCCUPIED UNITS

Inadequate Housing: Any

	Value (Thousands)	Percent of 50+ Households	Rank
Alabama	16.6	1.8%	20
Alaska	7.4	6.9%	1
Arizona	29.0	2.6%	9
Arkansas	11.3	2.0%	17
California	270.8	4.7%	3
Colorado	11.8	1.4%	38
Connecticut	9.9	1.4%	38
Delaware	3.1	1.8%	20
District of Columbia	4.0	3.6%	4
Florida	68.7	1.8%	20
Georgia	25.9	1.6%	31
Hawaii	12.2	5.4%	2
Idaho	4.0	1.5%	36
Illinois	53.7	2.3%	12
Indiana	16.8	1.4%	38
Iowa	10.0	1.6%	31
Kansas	8.8	1.7%	26
Kentucky	14.6	1.7%	26
Louisiana	18.2	2.2%	14
Maine	4.7	1.6%	31
Maryland	14.5	1.4%	38
Massachusetts	22.8	1.8%	20
Michigan	27.6	1.4%	38
Minnesota	14.2	1.4%	38
Mississippi	11.5	2.1%	16
Missouri	16.9	1.4%	38
Montana	4.7	2.2%	14
Nebraska	6.8	2.0%	17
Nevada	11.5	2.6%	9
New Hampshire	3.1	1.2%	49
New Jersey	43.2	2.6%	9
New Mexico	12.2	3.2%	6
New York	130.0	3.5%	5
North Carolina	26.0	1.5%	36
North Dakota	0.4	0.3%	51
Ohio	32.2	1.4%	38
Oklahoma	13.5	1.9%	19
Oregon	22.0	2.9%	8
Pennsylvania	37.1	1.4%	38
Rhode Island	3.9	1.8%	20
South Carolina	11.5	1.3%	48
South Dakota	2.8	1.7%	26
Tennessee	19.9	1.6%	31
Texas	119.6	3.2%	6
Utah	5.9	1.6%	31
Vermont	2.2	1.7%	26
Virginia	19.5	1.4%	38
Washington	28.6	2.3%	12
West Virginia	7.4	1.8%	20
Wisconsin	13.4	1.2%	49
Wyoming	1.8	1.7%	26
United States	1,288.2	2.3%	

Property Value (Owner-Occupied)

	< \$50k	\$50k-\$100k	\$100k-\$200k	\$200k-\$300k	> \$300k	Median	Rank
Alabama	11.2%	26.5%	35.9%	14.2%	12.3%	\$125,000	39
Alaska	3.4%	5.8%	23.6%	33.7%	33.5%	\$240,000	16
Arizona	3.2%	8.4%	34.2%	24.8%	29.4%	\$200,000	18
Arkansas	15.9%	30.0%	34.2%	11.8%	8.1%	\$100,000	48
California	1.9%	2.6%	10.8%	15.8%	68.9%	\$400,000	2
Colorado	2.7%	5.0%	26.3%	28.7%	37.3%	\$245,000	15
Connecticut	1.8%	1.7%	18.3%	29.5%	48.6%	\$285,000	9
Delaware	2.3%	3.3%	23.8%	32.9%	37.6%	\$250,000	11
District of Columbia	1.1%	2.7%	4.5%	17.9%	74.0%	\$400,000	2
Florida	4.1%	11.8%	34.1%	23.5%	26.5%	\$199,000	23
Georgia	6.2%	16.5%	38.8%	18.2%	20.3%	\$160,000	30
Hawaii	1.5%	2.9%	4.2%	9.6%	81.8%	\$500,000	1
Idaho	3.1%	11.3%	41.8%	22.8%	21.0%	\$180,000	27
Illinois	6.0%	14.4%	29.6%	22.6%	27.4%	\$199,000	23
Indiana	8.0%	28.8%	42.7%	12.4%	8.2%	\$120,000	43
Iowa	9.8%	27.3%	41.6%	12.7%	8.6%	\$120,000	43
Kansas	14.0%	24.5%	36.7%	15.2%	9.5%	\$125,000	39
Kentucky	11.0%	27.2%	38.6%	13.5%	9.7%	\$120,000	43
Louisiana	10.5%	23.0%	39.3%	15.7%	11.5%	\$140,000	34
Maine	3.9%	12.4%	35.3%	24.2%	24.2%	\$190,000	25
Maryland	2.1%	4.4%	14.4%	24.0%	55.1%	\$300,000	6
Massachusetts	1.8%	1.5%	11.1%	25.2%	60.4%	\$325,000	4
Michigan	8.7%	22.7%	41.9%	15.6%	11.1%	\$135,000	37
Minnesota	4.8%	10.0%	34.3%	27.4%	23.5%	\$200,000	18
Mississippi	15.1%	31.9%	32.3%	12.8%	7.9%	\$100,000	48
Missouri	9.4%	21.7%	39.2%	16.9%	12.8%	\$140,000	34
Montana	6.8%	14.2%	31.8%	24.7%	22.5%	\$185,000	26
Nebraska	11.8%	24.3%	43.6%	12.0%	8.2%	\$120,000	43
Nevada	3.4%	6.7%	31.6%	28.2%	30.1%	\$200,000	18
New Hampshire	2.3%	2.5%	25.5%	35.4%	34.4%	\$250,000	11
New Jersey	1.8%	2.5%	13.0%	22.0%	60.7%	\$325,000	4
New Mexico	6.0%	14.0%	35.1%	21.8%	23.1%	\$180,000	27
New York	4.0%	12.3%	19.4%	12.3%	52.1%	\$300,000	6
North Carolina	4.7%	19.1%	38.2%	18.5%	19.4%	\$155,000	31
North Dakota	15.9%	24.9%	37.8%	15.5%	6.1%	\$120,000	43
Ohio	6.6%	24.7%	44.6%	15.0%	9.1%	\$130,000	38
Oklahoma	14.7%	30.1%	36.2%	12.1%	6.9%	\$100,000	48
Oregon	2.5%	3.4%	20.4%	30.7%	43.0%	\$260,000	10
Pennsylvania	8.1%	19.2%	33.6%	20.1%	19.0%	\$155,000	31
Rhode Island	2.1%	1.6%	17.0%	37.1%	42.1%	\$250,000	11
South Carolina	7.7%	20.8%	35.2%	16.9%	19.4%	\$150,000	33
South Dakota	16.6%	21.8%	38.2%	13.1%	10.3%	\$125,000	39
Tennessee	8.4%	23.0%	38.3%	16.2%	14.1%	\$140,000	34
Texas	10.7%	26.5%	36.7%	13.6%	12.5%	\$125,000	39
Utah	2.5%	4.1%	31.9%	30.9%	30.5%	\$220,000	17
Vermont	2.0%	4.9%	33.3%	30.2%	29.5%	\$200,000	18
Virginia	3.9%	8.1%	23.9%	22.7%	41.4%	\$250,000	11
Washington	2.1%	2.9%	18.0%	26.4%	50.6%	\$300,000	6
West Virginia	16.6%	32.5%	33.3%	11.0%	6.5%	\$100,000	48
Wisconsin	3.6%	12.1%	43.1%	24.6%	16.6%	\$175,000	29
Wyoming	3.5%	8.9%	34.8%	26.6%	26.2%	\$200,000	18
United States	6.0%	14.9%	30.0%	19.0%	30.0%		

HOUSING COST BURDEN

NATIONAL RANKINGS

Housing Cost Burden:
Owners with Mortgage

Housing Cost Burden:
Owners Free & Clear

	>30% of HH Income		>50% of HH Income		>30% of HH Income		>50% of HH Income	
	HH Income	Rank	HH Income	Rank	HH Income	Rank	HH Income	Rank
Alabama	29.5%	38	11.9%	31	13.1%	22	5.0%	28
Alaska	31.0%	34	10.2%	40	14.5%	15	7.8%	9
Arizona	39.0%	10	16.2%	8	10.6%	40	4.3%	40
Arkansas	26.1%	44	10.2%	41	9.6%	45	3.7%	47
California	49.5%	1	22.4%	2	11.4%	32	5.2%	25
Colorado	34.7%	20	13.4%	24	8.8%	49	3.7%	46
Connecticut	37.9%	12	15.0%	13	24.2%	3	10.8%	2
Delaware	33.8%	23	13.3%	26	12.2%	26	5.8%	18
District of Columbia	37.2%	15	15.8%	9	13.7%	17	7.5%	11
Florida	48.0%	2	23.0%	1	18.2%	8	8.0%	8
Georgia	34.6%	21	14.5%	16	12.1%	29	4.8%	30
Hawaii	45.7%	3	19.4%	3	11.1%	36	5.7%	20
Idaho	33.2%	25	14.2%	19	8.9%	48	2.6%	50
Illinois	36.9%	16	15.1%	12	15.8%	12	6.4%	15
Indiana	26.3%	43	9.4%	43	10.9%	38	4.6%	34
Iowa	21.7%	50	8.2%	47	10.6%	41	3.8%	45
Kansas	23.4%	48	8.2%	48	12.2%	28	5.1%	27
Kentucky	26.8%	42	10.3%	39	11.1%	37	4.8%	32
Louisiana	28.5%	39	11.4%	36	10.2%	43	4.2%	42
Maine	36.6%	17	14.7%	14	17.8%	9	7.0%	12
Maryland	36.3%	18	14.5%	17	16.2%	11	7.7%	10
Massachusetts	37.8%	13	15.5%	10	21.6%	6	8.8%	7
Michigan	35.0%	19	14.0%	22	15.4%	14	6.4%	14
Minnesota	31.8%	30	11.5%	35	12.6%	23	5.2%	24
Mississippi	32.1%	28	13.3%	25	13.2%	21	5.4%	22
Missouri	28.2%	40	10.1%	42	10.8%	39	4.3%	41
Montana	33.6%	24	14.2%	20	11.1%	35	4.5%	36
Nebraska	25.1%	45	8.2%	49	12.5%	25	4.4%	38
Nevada	45.1%	4	18.9%	4	14.4%	16	6.8%	13
New Hampshire	39.5%	7	14.6%	15	22.9%	4	8.9%	6
New Jersey	44.0%	5	18.7%	5	29.7%	1	13.7%	1
New Mexico	33.2%	26	13.4%	23	9.1%	46	3.6%	48
New York	39.2%	8	18.1%	6	22.3%	5	10.2%	3
North Carolina	31.3%	33	12.5%	28	12.6%	24	4.7%	33
North Dakota	20.1%	51	6.6%	51	11.3%	33	4.1%	44
Ohio	30.1%	36	11.0%	38	13.3%	18	5.2%	26
Oklahoma	24.8%	46	9.1%	44	9.9%	44	4.1%	43
Oregon	39.2%	9	15.2%	11	13.2%	20	5.3%	23
Pennsylvania	31.3%	32	11.9%	32	15.5%	13	6.1%	17
Rhode Island	40.7%	6	17.1%	7	26.2%	2	9.7%	4
South Carolina	30.5%	35	12.5%	29	12.2%	27	5.8%	19
South Dakota	23.6%	47	7.5%	50	10.4%	42	4.4%	39
Tennessee	32.1%	29	12.6%	27	11.5%	31	4.9%	29
Texas	29.8%	37	11.8%	33	13.3%	19	5.5%	21
Utah	31.7%	31	11.2%	37	8.5%	50	3.1%	49
Vermont	37.7%	14	14.1%	21	18.5%	7	9.0%	5
Virginia	33.9%	22	12.3%	30	11.3%	34	4.5%	35
Washington	38.4%	11	14.5%	18	11.9%	30	4.8%	31
West Virginia	22.6%	49	9.0%	45	7.0%	51	2.3%	51
Wisconsin	33.1%	27	11.6%	34	16.8%	10	6.2%	16
Wyoming	27.5%	41	8.8%	46	9.0%	47	4.5%	37
United States	36.1%		14.9%		14.5%		6.1%	

HOUSING COST BURDEN

NATIONAL RANKINGS

	Housing Cost Burden: Renters				Median Monthly Housing Costs: Owners with Mortgage			
	>30% of HH Income	Rank	>50% of HH Income	Rank	>30% of HH Income	Rank	>50% of HH Income	Rank
Alabama	51.2%	22	25.7%	25	\$1,093	44	21%	44
Alaska	35.2%	51	13.6%	51	\$1,730	11	22%	33
Arizona	55.3%	5	30.6%	3	\$1,410	22	26%	5
Arkansas	48.2%	33	23.0%	40	\$942	50	21%	44
California	56.4%	3	30.9%	2	\$2,092	2	29%	2
Colorado	52.7%	16	26.0%	21	\$1,554	16	25%	12
Connecticut	54.2%	9	28.8%	10	\$1,953	4	25%	12
Delaware	51.4%	21	27.4%	16	\$1,470	19	22%	33
District of Columbia	43.3%	44	24.8%	29	\$1,884	5	23%	24
Florida	61.0%	1	33.8%	1	\$1,484	18	30%	1
Georgia	52.9%	14	27.7%	13	\$1,322	26	24%	18
Hawaii	48.0%	34	23.7%	35	\$2,089	3	26%	5
Idaho	44.8%	43	23.2%	38	\$1,117	42	23%	24
Illinois	52.1%	18	29.2%	7	\$1,580	15	25%	12
Indiana	47.0%	38	23.6%	36	\$1,077	45	22%	33
Iowa	40.6%	47	20.8%	44	\$1,072	46	20%	47
Kansas	47.5%	35	22.2%	41	\$1,190	35	20%	47
Kentucky	48.6%	32	24.6%	32	\$1,043	47	22%	33
Louisiana	52.2%	17	29.2%	8	\$1,110	43	22%	33
Maine	50.5%	24	24.8%	28	\$1,295	28	24%	18
Maryland	54.0%	10	27.1%	18	\$1,880	7	24%	18
Massachusetts	48.8%	30	24.4%	34	\$1,882	6	25%	12
Michigan	54.9%	6	30.2%	4	\$1,277	29	25%	12
Minnesota	53.5%	12	28.9%	9	\$1,448	20	24%	18
Mississippi	49.2%	29	24.5%	33	\$1,009	49	23%	24
Missouri	45.0%	41	22.1%	42	\$1,158	38	22%	33
Montana	45.4%	40	19.5%	47	\$1,226	30	23%	24
Nebraska	47.3%	36	27.1%	19	\$1,188	36	22%	33
Nevada	57.0%	2	27.5%	15	\$1,622	13	28%	3
New Hampshire	48.6%	31	25.9%	22	\$1,745	10	26%	5
New Jersey	55.4%	4	29.9%	6	\$2,188	1	28%	3
New Mexico	51.4%	20	23.4%	37	\$1,218	31	23%	24
New York	51.7%	19	28.4%	11	\$1,828	8	25%	12
North Carolina	51.1%	23	26.1%	20	\$1,206	32	23%	24
North Dakota	39.3%	49	17.6%	49	\$1,138	40	20%	47
Ohio	50.0%	26	25.9%	23	\$1,200	33	23%	24
Oklahoma	46.9%	39	22.0%	43	\$1,042	48	20%	47
Oregon	52.8%	15	30.0%	5	\$1,494	17	26%	5
Pennsylvania	49.6%	27	25.0%	27	\$1,305	27	23%	24
Rhode Island	42.5%	45	23.2%	39	\$1,785	9	26%	5
South Carolina	54.5%	8	27.6%	14	\$1,160	37	22%	33
South Dakota	41.3%	46	19.1%	48	\$1,132	41	21%	44
Tennessee	47.2%	37	24.7%	31	\$1,144	39	24%	18
Texas	50.2%	25	24.7%	30	\$1,350	25	22%	33
Utah	54.8%	7	27.9%	12	\$1,360	24	22%	33
Vermont	45.0%	42	20.5%	45	\$1,447	21	26%	5
Virginia	53.0%	13	25.9%	24	\$1,621	14	23%	24
Washington	53.5%	11	27.3%	17	\$1,677	12	26%	5
West Virginia	40.3%	48	19.9%	46	\$913	51	19%	51
Wisconsin	49.6%	28	25.0%	26	\$1,377	23	24%	18
Wyoming	38.9%	50	17.6%	50	\$1,196	34	22%	33
United States	52.2%		27.5%		\$1,466		24%	

HOUSING COST BURDEN

NATIONAL RANKINGS

Median Monthly Housing Costs:
Owners Free & Clear

Median Monthly Housing Costs:
Renters

	>30% of HH Income		>50% of HH Income		>30% of HH Income		>50% of HH Income	
	Rank	Rank	Rank	Rank	Rank	Rank	Rank	
Alabama	\$340	41	11%	20	\$575	41	31%	18
Alaska	\$569	8	10%	36	\$780	17	24%	51
Arizona	\$368	35	10%	36	\$830	11	34%	2
Arkansas	\$308	49	10%	36	\$533	46	30%	26
California	\$429	23	10%	36	\$1,020	1	34%	2
Colorado	\$379	32	9%	46	\$780	17	31%	18
Connecticut	\$781	2	17%	2	\$860	9	33%	5
Delaware	\$397	29	11%	20	\$910	6	31%	18
District of Columbia	\$532	10	10%	36	\$820	14	28%	43
Florida	\$487	14	14%	8	\$890	7	37%	1
Georgia	\$369	34	11%	20	\$718	23	32%	10
Hawaii	\$447	17	9%	46	\$980	2	30%	26
Idaho	\$332	45	10%	36	\$640	32	28%	43
Illinois	\$519	11	13%	10	\$748	19	32%	10
Indiana	\$357	38	11%	20	\$620	34	29%	36
Iowa	\$386	30	11%	20	\$527	48	27%	47
Kansas	\$404	27	11%	20	\$613	35	30%	26
Kentucky	\$316	47	11%	20	\$530	47	30%	26
Louisiana	\$310	48	9%	46	\$660	30	32%	10
Maine	\$466	16	14%	8	\$560	44	31%	18
Maryland	\$554	9	12%	14	\$950	4	33%	5
Massachusetts	\$666	5	16%	4	\$790	15	30%	26
Michigan	\$439	19	13%	10	\$660	30	33%	5
Minnesota	\$439	19	11%	20	\$697	24	32%	10
Mississippi	\$321	46	11%	20	\$570	42	30%	26
Missouri	\$367	36	11%	20	\$600	39	28%	43
Montana	\$373	33	11%	20	\$580	40	29%	36
Nebraska	\$424	24	12%	14	\$610	36	29%	36
Nevada	\$445	18	12%	14	\$920	5	34%	2
New Hampshire	\$712	3	16%	4	\$830	11	30%	26
New Jersey	\$897	1	19%	1	\$980	2	33%	5
New Mexico	\$299	50	9%	46	\$601	38	31%	18
New York	\$688	4	15%	6	\$848	10	31%	18
North Carolina	\$367	36	11%	20	\$670	27	31%	18
North Dakota	\$403	28	10%	36	\$510	49	26%	49
Ohio	\$423	25	12%	14	\$610	36	30%	26
Oklahoma	\$336	44	10%	36	\$564	43	29%	36
Oregon	\$433	22	12%	14	\$787	16	32%	10
Pennsylvania	\$472	15	13%	10	\$670	27	30%	26
Rhode Island	\$644	6	17%	2	\$730	21	29%	36
South Carolina	\$338	43	11%	20	\$672	26	33%	5
South Dakota	\$381	31	11%	20	\$485	51	28%	43
Tennessee	\$339	42	11%	20	\$625	33	29%	36
Texas	\$437	21	12%	14	\$723	22	31%	18
Utah	\$352	40	9%	46	\$740	20	32%	10
Vermont	\$594	7	15%	6	\$674	25	29%	36
Virginia	\$417	26	10%	36	\$880	8	32%	10
Washington	\$490	13	11%	20	\$823	13	32%	10
West Virginia	\$275	51	10%	36	\$500	50	27%	47
Wisconsin	\$494	12	13%	10	\$668	29	30%	26
Wyoming	\$357	38	8%	51	\$553	45	26%	49
United States	\$435		12%		\$749		31%	

NATIONAL RANKINGS

HOUSING COST BURDEN

	Median Monthly Utilities (Owners)		Median Annual Prop Tax (Owners)	
	Value (Thousands)	Rank	Value (Thousands)	Rank
Alabama	\$253	12	\$409	50
Alaska	\$328	1	\$2,568	12
Arizona	\$212	32	\$1,468	32
Arkansas	\$216	28	\$568	47
California	\$199	46	\$2,420	13
Colorado	\$190	49	\$1,470	31
Connecticut	\$323	3	\$4,641	2
Delaware	\$275	8	\$1,057	40
District of Columbia	\$237	16	\$1,621	29
Florida	\$201	45	\$1,782	24
Georgia	\$237	16	\$1,240	37
Hawaii	\$220	23	\$1,311	34
Idaho	\$187	50	\$1,235	38
Illinois	\$220	23	\$3,238	8
Indiana	\$225	22	\$1,030	41
Iowa	\$204	41	\$1,625	28
Kansas	\$217	27	\$1,651	27
Kentucky	\$203	42	\$826	44
Louisiana	\$208	35	\$246	51
Maine	\$244	14	\$2,103	16
Maryland	\$280	6	\$2,634	11
Massachusetts	\$302	4	\$3,460	7
Michigan	\$227	21	\$2,054	19
Minnesota	\$207	36	\$2,056	18
Mississippi	\$228	20	\$500	48
Missouri	\$210	33	\$1,283	35
Montana	\$194	47	\$1,579	30
Nebraska	\$203	43	\$2,081	17
Nevada	\$235	19	\$1,790	23
New Hampshire	\$275	8	\$4,534	3
New Jersey	\$325	2	\$6,548	1
New Mexico	\$180	51	\$1,013	42
New York	\$297	5	\$3,590	4
North Carolina	\$210	33	\$1,251	36
North Dakota	\$205	39	\$1,665	26
Ohio	\$238	15	\$1,818	22
Oklahoma	\$220	23	\$785	45
Oregon	\$203	43	\$2,335	14
Pennsylvania	\$256	10	\$2,174	15
Rhode Island	\$280	6	\$3,553	6
South Carolina	\$220	23	\$726	46
South Dakota	\$206	38	\$1,675	25
Tennessee	\$216	28	\$975	43
Texas	\$253	12	\$2,016	20
Utah	\$193	48	\$1,367	33
Vermont	\$255	11	\$3,560	5
Virginia	\$236	18	\$1,847	21
Washington	\$213	31	\$2,678	10
West Virginia	\$205	39	\$476	49
Wisconsin	\$215	30	\$3,032	9
Wyoming	\$207	36	\$1,182	39
United States	\$230		\$1,915	

	Delinquencies at End of 2007			Foreclosures at End of 2007			HUD-Endorsed Reverse Mortgages		
	Number	Per 1000 Age 50+ Households (2008)	Rank	Number	Per 1000 Age 50+ Households (2008)	Rank	Number	Per 1000 Age 50+ Households (2008)	Rank
Alabama	11,110	12.1	16	440	0.48	35	1,357	1.44	31
Alaska	558	7.7	38	40	0.55	29	85	0.79	43
Arizona	11,009	9.9	29	920	0.83	15	3,579	3.20	8
Arkansas	5,753	10.2	27	120	0.21	46	784	1.39	32
California	58,375	10.3	26	8,860	1.56	5	15,719	2.71	10
Colorado	9,645	11.4	19	1,380	1.64	3	2,062	2.38	16
Connecticut	7,481	11.1	22	540	0.80	16	1,676	2.42	14
Delaware	2,160	22.9	1	120	1.27	7	702	4.10	4
District of Columbia	1,100	10.0	28	80	0.73	17	727	6.53	1
Florida	52,987	13.9	8	6,160	1.62	4	15,090	3.97	6
Georgia	23,592	15.5	4	1,640	1.08	9	2,424	1.54	28
Hawaii	668	2.9	51	20	0.09	50	580	2.55	12
Idaho	1,870	7.1	40	120	0.46	36	889	3.30	7
Illinois	26,659	11.7	17	2,160	0.95	12	4,258	1.83	22
Indiana	18,743	15.7	3	1,680	1.41	6	1,078	0.89	42
Iowa	4,008	6.6	43	220	0.36	42	384	0.63	46
Kansas	4,199	8.1	36	320	0.61	22	389	0.73	45
Kentucky	7,868	9.4	30	460	0.55	29	512	0.60	49
Louisiana	9,667	12.2	15	440	0.56	28	1,224	1.48	29
Maine	2,311	8.0	37	80	0.28	45	519	1.75	24
Maryland	13,471	13.2	12	580	0.57	27	4,512	4.32	3
Massachusetts	13,123	10.7	25	860	0.70	19	2,504	1.96	21
Michigan	32,460	16.8	2	3,560	1.84	2	2,085	1.05	39
Minnesota	8,746	8.8	33	960	0.97	10	1,205	1.19	37
Mississippi	7,145	13.3	11	80	0.15	49	511	0.93	41
Missouri	14,371	12.6	14	980	0.86	13	1,607	1.37	34
Montana	950	4.8	50	0	0.00	51	465	2.24	18
Nebraska	2,324	6.9	42	180	0.54	32	273	0.79	43
Nevada	6,448	14.7	6	1,000	2.29	1	1,018	2.29	17
New Hampshire	2,233	8.9	32	180	0.72	18	539	2.05	19
New Jersey	18,030	11.3	21	820	0.52	34	3,940	2.41	15
New Mexico	2,775	7.3	39	120	0.32	44	1,011	2.66	11
New York	31,018	8.6	34	2,340	0.65	21	6,114	1.65	26
North Carolina	21,907	13.0	13	1,020	0.60	25	2,038	1.17	38
North Dakota	738	5.7	49	60	0.46	36	49	0.38	51
Ohio	31,260	13.8	10	2,680	1.18	8	1,468	0.63	46
Oklahoma	7,519	10.8	23	380	0.55	29	872	1.25	36
Oregon	4,404	5.9	47	300	0.40	39	3,104	4.08	5
Pennsylvania	30,309	11.7	17	960	0.37	40	3,669	1.39	32
Rhode Island	2,369	11.4	19	200	0.96	11	386	1.80	23
South Carolina	12,059	13.9	8	600	0.69	20	1,407	1.59	27
South Dakota	955	5.9	47	60	0.37	40	103	0.63	46
Tennessee	17,227	14.3	7	740	0.61	22	1,641	1.34	35
Texas	55,219	15.1	5	3,100	0.85	14	7,592	2.03	20
Utah	3,004	8.5	35	120	0.34	43	1,716	4.70	2
Vermont	846	6.5	44	60	0.46	36	194	1.45	30
Virginia	15,305	10.8	23	860	0.61	22	4,073	2.84	9
Washington	8,596	7.1	40	640	0.53	33	3,173	2.55	12
West Virginia	3,715	9.1	31	80	0.20	47	200	0.48	50
Wisconsin	7,067	6.5	44	640	0.59	26	1,064	0.95	40
Wyoming	647	6.1	46	20	0.19	48	186	1.71	25
United States	636,003	11.6		49,980	0.91		112,757	2.00	

**Privately Owned Subsidized Rental
Housing Units (in service as of 2005)**

**Low-Income Housing Tax Credit
Properties (as of December 2008)**

	Privately Owned Subsidized Rental Housing Units (in service as of 2005)			Low-Income Housing Tax Credit Properties (as of December 2008)		
	Number	Per 1000 Age 50+ Households (2008)	Rank	Number	Per 1000 Age 50+ Households (2008)	Rank
Alabama	18,676	20	36	25,633	27	18
Alaska	1,656	15	45	2,352	22	32
Arizona	9,807	9	50	21,098	19	40
Arkansas	13,178	23	26	14,407	26	23
California	116,242	20	36	135,848	23	29
Colorado	17,735	20	36	19,360	22	32
Connecticut	25,585	37	5	9,782	14	49
Delaware	5,337	31	11	5,551	32	8
District of Columbia	11,551	104	1	10,588	95	1
Florida	49,688	13	48	114,262	30	12
Georgia	30,418	19	39	36,365	23	29
Hawaii	3,750	16	42	3,346	15	48
Idaho	4,197	16	42	6,183	23	29
Illinois	71,306	31	11	42,595	18	43
Indiana	32,686	27	19	19,759	16	46
Iowa	13,468	22	32	14,610	24	25
Kansas	12,239	23	26	18,999	36	2
Kentucky	25,212	30	13	13,832	16	46
Louisiana	17,443	21	35	24,685	30	12
Maine	8,990	30	13	5,927	20	39
Maryland	28,526	27	19	25,339	24	25
Massachusetts	64,054	50	3	30,061	24	25
Michigan	60,036	30	13	54,341	27	18
Minnesota	33,523	33	8	21,860	22	32
Mississippi	18,360	33	8	14,957	27	18
Missouri	29,190	25	24	41,758	36	2
Montana	4,855	23	26	3,942	19	40
Nebraska	7,490	22	32	8,857	26	23
Nevada	3,749	8	51	12,129	27	18
New Hampshire	6,791	26	23	4,843	18	43
New Jersey	52,828	32	10	19,008	12	51
New Mexico	6,327	17	40	11,790	31	11
New York	124,671	34	6	69,398	19	40
North Carolina	29,815	17	40	37,845	22	32
North Dakota	3,563	27	19	3,473	27	18
Ohio	79,184	34	6	70,085	30	12
Oklahoma	15,030	22	32	19,702	28	17
Oregon	11,771	15	45	22,909	30	12
Pennsylvania	66,876	25	24	34,271	13	50
Rhode Island	16,970	79	2	6,885	32	8
South Carolina	20,443	23	26	18,349	21	37
South Dakota	6,178	38	4	5,427	33	6
Tennessee	34,264	28	17	26,926	22	32
Texas	57,797	15	45	126,013	34	5
Utah	4,740	13	48	10,666	29	16
Vermont	3,668	27	19	4,335	32	8
Virginia	32,820	23	26	49,586	35	4
Washington	19,384	16	42	41,478	33	6
West Virginia	11,560	28	17	7,059	17	45
Wisconsin	33,776	30	13	27,219	24	25
Wyoming	2,463	23	26	2,247	21	37
United States	1,379,866	25		1,377,940	24	

**HOUSING COST BURDEN:
LOWEST INCOME QUARTILE**

NATIONAL RANKINGS

**Lowest Income Quartile:
Distribution by Tenure**

	Income Range	Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$0 to \$18,191	15.0%	39	48.2%	7	36.9%	35
Alaska	\$0 to \$34,782	25.3%	4	39.2%	30	35.5%	45
Arizona	\$0 to \$23,588	27.7%	1	36.7%	37	35.6%	44
Arkansas	\$0 to \$17,991	14.6%	41	44.8%	12	40.6%	24
California	\$0 to \$26,986	21.5%	13	25.3%	50	53.3%	5
Colorado	\$0 to \$27,186	26.1%	3	33.8%	43	40.1%	27
Connecticut	\$0 to \$29,185	16.3%	32	34.8%	42	48.8%	7
Delaware	\$0 to \$25,986	19.3%	22	43.7%	16	37.0%	33
District of Columbia	\$0 to \$19,990	13.6%	46	14.7%	51	71.7%	1
Florida	\$0 to \$21,989	26.2%	2	38.7%	31	35.1%	46
Georgia	\$0 to \$20,989	22.2%	12	37.3%	35	40.5%	26
Hawaii	\$0 to \$32,183	20.8%	17	36.1%	39	43.2%	16
Idaho	\$0 to \$22,888	22.8%	9	44.3%	14	32.9%	48
Illinois	\$0 to \$24,387	17.4%	30	37.5%	34	45.1%	12
Indiana	\$0 to \$23,088	21.3%	14	41.9%	23	36.9%	35
Iowa	\$0 to \$23,308	14.5%	43	48.8%	3	36.7%	38
Kansas	\$0 to \$23,988	15.1%	38	45.7%	10	39.2%	28
Kentucky	\$0 to \$17,791	17.5%	29	43.3%	18	39.1%	29
Louisiana	\$0 to \$18,390	15.2%	37	48.4%	5	36.4%	40
Maine	\$0 to \$20,789	18.9%	24	38.3%	32	42.7%	18
Maryland	\$0 to \$31,384	23.0%	7	35.0%	41	41.9%	21
Massachusetts	\$0 to \$25,087	14.1%	44	29.3%	47	56.6%	3
Michigan	\$0 to \$22,988	22.6%	10	40.3%	27	37.0%	33
Minnesota	\$0 to \$25,187	17.7%	28	40.9%	25	41.4%	22
Mississippi	\$0 to \$16,591	18.6%	26	50.1%	2	31.3%	49
Missouri	\$0 to \$22,089	18.6%	26	40.8%	26	40.6%	24
Montana	\$0 to \$20,889	18.9%	24	43.3%	18	37.8%	32
Nebraska	\$0 to \$23,088	14.0%	45	43.0%	21	43.0%	17
Nevada	\$0 to \$24,987	25.2%	5	26.4%	48	48.4%	8
New Hampshire	\$0 to \$27,975	19.9%	18	38.2%	33	42.0%	20
New Jersey	\$0 to \$28,085	16.0%	33	35.6%	40	48.4%	8
New Mexico	\$0 to \$20,389	16.7%	31	47.2%	9	36.1%	42
New York	\$0 to \$22,888	10.8%	49	26.2%	49	63.0%	2
North Carolina	\$0 to \$20,689	19.8%	19	44.0%	15	36.3%	41
North Dakota	\$0 to \$23,888	9.1%	50	48.4%	5	42.6%	19
Ohio	\$0 to \$22,188	19.2%	23	36.7%	37	44.1%	13
Oklahoma	\$0 to \$20,489	14.7%	40	48.7%	4	36.6%	39
Oregon	\$0 to \$23,988	19.8%	19	33.2%	44	46.9%	11
Pennsylvania	\$0 to \$22,488	16.0%	33	43.4%	17	40.7%	23
Rhode Island	\$0 to \$23,988	13.4%	47	31.3%	45	55.3%	4
South Carolina	\$0 to \$19,990	21.1%	16	48.2%	7	30.7%	50
South Dakota	\$0 to \$21,539	8.0%	51	42.8%	22	49.3%	6
Tennessee	\$0 to \$19,690	19.5%	21	44.7%	13	35.8%	43
Texas	\$0 to \$22,588	16.0%	33	45.7%	10	38.3%	30
Utah	\$0 to \$28,705	22.3%	11	43.1%	20	34.6%	47
Vermont	\$0 to \$24,987	24.8%	6	36.9%	36	38.3%	30
Virginia	\$0 to \$26,886	23.0%	7	40.3%	27	36.8%	37
Washington	\$0 to \$27,286	21.2%	15	31.3%	45	47.5%	10
West Virginia	\$0 to \$17,991	13.4%	47	56.1%	1	30.5%	51
Wisconsin	\$0 to \$23,988	16.0%	33	40.0%	29	44.0%	14
Wyoming	\$0 to \$25,587	14.6%	41	41.4%	24	44.0%	14
United States	\$0 to \$23,128	18.7%		38.4%		42.9%	

Lowest Income Quartile:
Housing Cost Burden >30%

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$0 to \$18,191	64.6%	35	97%	11	47%	21	75%	26
Alaska	\$0 to \$34,782	66.0%	27	83%**	51	49%	35	72%**	50
Arizona	\$0 to \$23,588	71.9%	15	97%	11	38%	43	87%	2
Arkansas	\$0 to \$17,991	62.1%	39	97%	11	39%	39	75%	26
California	\$0 to \$26,986	75.5%	6	97%	11	41%	36	83%	5
Colorado	\$0 to \$27,186	67.7%	24	95%	27	32%	48	80%	11
Connecticut	\$0 to \$29,185	80.0%	3	98%	5	77%	3	76%	23
Delaware	\$0 to \$25,986	63.6%	38	94%**	36	39%	39	77%	21
District of Columbia	\$0 to \$19,990	75.2%	7	96%**	21	69%**	6	72%	35
Florida	\$0 to \$21,989	79.0%	5	98%	5	60%	11	85%	3
Georgia	\$0 to \$20,989	68.7%	21	98%	5	44%	26	75%	26
Hawaii	\$0 to \$32,183	65.4%	31	94%	36	33%	47	79%	15
Idaho	\$0 to \$22,888	58.0%	47	91%	46	32%	48	71%	39
Illinois	\$0 to \$24,387	72.0%	14	96%	21	53%	14	78%	19
Indiana	\$0 to \$23,088	61.7%	42	92%	45	37%	45	72%	35
Iowa	\$0 to \$23,308	55.7%	49	91%	46	40%	37	63%	47
Kansas	\$0 to \$23,988	61.5%	44	89%	48	44%	26	71%	39
Kentucky	\$0 to \$17,791	65.3%	32	94%	36	44%	26	76%	23
Louisiana	\$0 to \$18,390	63.9%	37	97%	11	42%	33	79%	15
Maine	\$0 to \$20,789	71.4%	18	97%	11	61%	9	70%	41
Maryland	\$0 to \$31,384	73.1%	13	93%	40	53%	14	79%	15
Massachusetts	\$0 to \$25,087	73.2%	12	99%	1	74%	4	66%	44
Michigan	\$0 to \$22,988	73.3%	11	97%	11	55%	12	79%	15
Minnesota	\$0 to \$25,187	64.9%	34	93%	40	46%	24	72%	35
Mississippi	\$0 to \$16,591	65.8%	29	98%	5	49%	17	74%	32
Missouri	\$0 to \$22,089	62.0%	40	95%	27	40%	37	69%	42
Montana	\$0 to \$20,889	65.1%	33	96%**	21	43%	31	75%	26
Nebraska	\$0 to \$23,088	66.1%	26	93%	40	48%	20	75%	26
Nevada	\$0 to \$24,987	82.1%	2	97%	11	51%	16	91%	1
New Hampshire	\$0 to \$27,975	73.7%	9	99%	1	69%	6	65%	46
New Jersey	\$0 to \$28,085	83.5%	1	99%	1	84%	1	78%	19
New Mexico	\$0 to \$20,389	61.7%	42	97%	11	35%	46	81%	8
New York	\$0 to \$22,888	79.6%	4	98%	5	71%	5	80%	11
North Carolina	\$0 to \$20,689	67.5%	25	97%	11	44%	26	80%	11
North Dakota	\$0 to \$23,888	53.1%	50	87%**	49	42%	33	58%	51
Ohio	\$0 to \$22,188	69.7%	20	95%	27	49%	17	76%	23
Oklahoma	\$0 to \$20,489	60.8%	45	95%	27	39%	39	77%	21
Oregon	\$0 to \$23,988	73.9%	8	95%	27	47%	21	84%	4
Pennsylvania	\$0 to \$22,488	68.6%	22	95%	27	54%	13	74%	32
Rhode Island	\$0 to \$23,988	71.8%	17	99%**	1	79%	2	61%	50
South Carolina	\$0 to \$19,990	65.8%	29	95%	27	42%	33	83%	5
South Dakota	\$0 to \$21,539	57.7%	48	96%**	21	45%	25	63%	47
Tennessee	\$0 to \$19,690	64.4%	36	95%	27	44%	26	73%	34
Texas	\$0 to \$22,588	68.4%	23	96%	21	47%	21	82%	7
Utah	\$0 to \$28,705	62.0%	40	94%	36	31%	50	81%	8
Vermont	\$0 to \$24,987	70.5%	19	96%**	21	61%	9	63%	47
Virginia	\$0 to \$26,886	66.0%	27	93%	40	38%	43	80%	11
Washington	\$0 to \$27,286	71.9%	15	95%	27	43%	31	81%	8
West Virginia	\$0 to \$17,991	48.2%	51	93%	40	28%	51	66%	44
Wisconsin	\$0 to \$23,988	73.7%	9	98%	5	62%	8	75%	26
Wyoming	\$0 to \$25,587	58.8%	46	86%**	50	39%	39	69%	42
United States	\$0 to \$23,128	69.9%		96%		49%		78%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

**HOUSING COST BURDEN:
LOWEST INCOME QUARTILE**

NATIONAL RANKINGS

**Lowest Income Quartile:
Housing Cost Burden >50%**

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$0 to \$18,191	38.5%	35	79%	17	20%	23	46%	27
Alaska	\$0 to \$34,782	36.7%	38	59%**	50	29%	10	29%**	50
Arizona	\$0 to \$23,588	49.5%	8	80%	14	16%	42	60%	3
Arkansas	\$0 to \$17,991	34.6%	44	74%	33	16%	42	41%	38
California	\$0 to \$26,986	55.4%	6	85%	8	20%	23	60%	3
Colorado	\$0 to \$27,186	44.2%	19	78%	23	13%	48	48%	19
Connecticut	\$0 to \$29,185	52.1%	7	86%	6	41%	4	49%	18
Delaware	\$0 to \$25,986	42.3%	23	79%**	17	19%	30	50%	14
District of Columbia	\$0 to \$19,990	58.3%	2	93%**	2	47%**	2	54%	8
Florida	\$0 to \$21,989	57.5%	4	88%	4	30%	9	65%	1
Georgia	\$0 to \$20,989	46.2%	14	84%	9	18%	35	51%	12
Hawaii	\$0 to \$32,183	43.6%	20	78%	23	18%	35	48%	19
Idaho	\$0 to \$22,888	35.3%	43	74%	33	10%	50	42%	35
Illinois	\$0 to \$24,387	46.7%	11	82%	11	24%	15	52%	11
Indiana	\$0 to \$23,088	36.4%	40	65%	47	16%	42	42%	35
Iowa	\$0 to \$23,308	30.2%	48	69%	43	15%	46	35%	47
Kansas	\$0 to \$23,988	33.3%	45	66%	46	19%	30	38%	44
Kentucky	\$0 to \$17,791	39.2%	34	72%	38	21%	20	45%	30
Louisiana	\$0 to \$18,390	40.6%	30	80%	14	19%	30	54%	8
Maine	\$0 to \$20,789	42.8%	22	79%	17	28%	11	40%	40
Maryland	\$0 to \$31,384	46.2%	14	72%	38	26%	12	48%	19
Massachusetts	\$0 to \$25,087	45.9%	17	88%	4	37%	6	40%	40
Michigan	\$0 to \$22,988	46.0%	16	77%	29	24%	15	51%	12
Minnesota	\$0 to \$25,187	39.9%	32	73%	37	20%	23	46%	27
Mississippi	\$0 to \$16,591	40.1%	31	76%	32	22%	18	47%	25
Missouri	\$0 to \$22,089	36.1%	41	71%	40	17%	39	39%	42
Montana	\$0 to \$20,889	36.5%	39	77%**	29	19%	30	37%	46
Nebraska	\$0 to \$23,088	37.9%	36	67%	45	18%	35	48%	19
Nevada	\$0 to \$24,987	58.6%	1	83%	10	25%	13	64%	2
New Hampshire	\$0 to \$27,975	46.5%	12	82%	11	32%	8	43%	34
New Jersey	\$0 to \$28,085	58.3%	2	90%	3	49%	1	55%	7
New Mexico	\$0 to \$20,389	36.0%	42	79%	17	15%	46	44%	32
New York	\$0 to \$22,888	55.8%	5	86%	6	43%	3	56%	6
North Carolina	\$0 to \$20,689	42.2%	24	82%	11	18%	35	50%	14
North Dakota	\$0 to \$23,888	26.4%	50	70%**	42	17%	39	28%	51
Ohio	\$0 to \$22,188	41.9%	26	74%	33	20%	23	46%	27
Oklahoma	\$0 to \$20,489	32.8%	46	63%	48	17%	39	41%	38
Oregon	\$0 to \$23,988	48.7%	9	77%	29	20%	23	57%	5
Pennsylvania	\$0 to \$22,488	41.4%	28	79%	17	24%	15	45%	30
Rhode Island	\$0 to \$23,988	47.7%	10	94%**	1	38%	5	42%	35
South Carolina	\$0 to \$19,990	43.4%	21	78%	23	22%	18	54%	8
South Dakota	\$0 to \$21,539	30.0%	49	78%**	23	20%	23	31%	49
Tennessee	\$0 to \$19,690	41.6%	27	80%	14	20%	23	48%	19
Texas	\$0 to \$22,588	41.3%	29	78%	23	21%	20	50%	14
Utah	\$0 to \$28,705	36.9%	37	71%	40	11%	49	47%	25
Vermont	\$0 to \$24,987	45.8%	18	74%**	33	35%	7	38%	44
Virginia	\$0 to \$26,886	39.6%	33	68%	44	16%	42	48%	19
Washington	\$0 to \$27,286	46.4%	13	79%	17	19%	30	50%	14
West Virginia	\$0 to \$17,991	25.3%	51	62%	49	9%	51	39%	42
Wisconsin	\$0 to \$23,988	42.0%	25	78%	23	25%	13	44%	32
Wyoming	\$0 to \$25,587	31.1%	47	54%**	51	21%	20	33%**	48
United States	\$0 to \$23,128	69.9%		96%		49%		78%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

2nd Income Quartile:
Distribution by Tenure

	Income Range	% Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$18,191 to \$37,980	30.3%	39	50.7%	9	19.0%	33
Alaska	\$34,782 to \$67,165	44.4%	4	33.7%	44	21.9%	18
Arizona	\$23,588 to \$46,176	41.6%	8	37.9%	39	20.5%	26
Arkansas	\$17,991 to \$35,781	29.2%	42	52.6%	6	18.1%	39
California	\$26,986 to \$56,301	40.0%	12	27.9%	49	32.1%	4
Colorado	\$27,186 to \$53,972	44.9%	3	32.7%	46	22.4%	14
Connecticut	\$29,185 to \$62,368	38.0%	19	40.8%	32	21.2%	22
Delaware	\$25,986 to \$51,073	45.2%	2	40.3%	35	14.5%	48
District of Columbia	\$19,990 to \$54,072	29.0%	43	22.2%	51	48.8%	1
Florida	\$21,989 to \$42,578	38.9%	16	40.4%	34	20.8%	25
Georgia	\$20,989 to \$43,977	41.1%	9	39.5%	36	19.4%	31
Hawaii	\$32,183 to \$64,367	37.5%	21	31.3%	48	31.3%	5
Idaho	\$22,888 to \$43,277	42.7%	6	43.1%	25	14.1%	49
Illinois	\$24,387 to \$49,974	36.1%	24	43.9%	24	20.0%	29
Indiana	\$23,088 to \$43,078	40.8%	10	41.7%	29	17.5%	40
Iowa	\$23,308 to \$45,576	31.0%	37	51.6%	7	17.4%	42
Kansas	\$23,988 to \$47,975	31.7%	35	48.8%	13	19.6%	30
Kentucky	\$17,791 to \$37,081	31.3%	36	49.9%	10	18.9%	35
Louisiana	\$18,390 to \$38,450	27.5%	47	54.1%	4	18.4%	38
Maine	\$20,789 to \$41,279	36.0%	25	42.1%	27	21.9%	18
Maryland	\$31,384 to \$65,366	46.4%	1	32.5%	47	21.1%	23
Massachusetts	\$25,087 to \$55,971	35.7%	26	37.8%	40	26.4%	9
Michigan	\$22,988 to \$43,377	36.9%	23	46.4%	20	16.7%	44
Minnesota	\$25,187 to \$50,174	38.6%	18	44.6%	22	16.8%	43
Mississippi	\$16,591 to \$33,782	28.2%	45	56.6%	2	15.2%	47
Missouri	\$22,089 to \$43,008	34.1%	30	47.0%	19	18.8%	36
Montana	\$20,889 to \$39,879	24.7%	49	53.3%	5	22.0%	16
Nebraska	\$23,088 to \$43,977	30.7%	38	47.4%	15	21.9%	18
Nevada	\$24,987 to \$49,974	40.0%	12	23.8%	50	36.2%	3
New Hampshire	\$27,975 to \$53,972	43.9%	5	38.6%	37	17.5%	40
New Jersey	\$28,085 to \$60,968	35.2%	28	36.7%	42	28.1%	6
New Mexico	\$20,389 to \$42,478	34.7%	29	49.0%	12	16.3%	46
New York	\$22,888 to \$49,974	24.9%	48	37.3%	41	37.8%	2
North Carolina	\$20,689 to \$41,219	37.6%	20	42.1%	27	20.3%	27
North Dakota	\$23,888 to \$46,476	23.8%	50	55.2%	3	21.0%	24
Ohio	\$22,188 to \$42,978	37.0%	22	41.6%	30	21.4%	21
Oklahoma	\$20,489 to \$40,629	28.8%	44	51.2%	8	20.1%	28
Oregon	\$23,988 to \$46,976	39.0%	15	32.9%	45	28.1%	6
Pennsylvania	\$22,488 to \$44,777	30.1%	40	47.8%	14	22.1%	15
Rhode Island	\$23,988 to \$49,974	32.7%	34	40.7%	33	26.7%	8
South Carolina	\$19,990 to \$41,079	35.4%	27	46.1%	21	18.5%	37
South Dakota	\$21,539 to \$42,978	27.8%	46	49.5%	11	22.7%	13
Tennessee	\$19,690 to \$39,180	33.4%	33	47.2%	16	19.4%	31
Texas	\$22,588 to \$46,976	29.9%	41	47.2%	16	22.9%	12
Utah	\$28,705 to \$54,971	40.7%	11	42.7%	26	16.6%	45
Vermont	\$24,987 to \$50,174	34.0%	31	41.4%	31	24.5%	11
Virginia	\$26,886 to \$55,471	42.7%	6	38.3%	38	19.0%	33
Washington	\$27,286 to \$52,972	38.7%	17	35.7%	43	25.7%	10
West Virginia	\$17,991 to \$34,182	22.3%	51	64.0%	1	13.7%	50
Wisconsin	\$23,988 to \$47,155	33.8%	32	44.1%	23	22.0%	16
Wyoming	\$25,587 to \$49,374	39.6%	14	47.1%	18	13.4%	51
United States	\$23,128 to \$47,275	35.3%		41.7%		23.0%	

2nd Income Quartile:
Housing Cost Burden >30%

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$18,191 to \$37,980	32.7%	32	68%	25	7%	13	46%	15
Alaska	\$34,782 to \$67,165	29.4%	37	58%	41	3%	33	11%**	44
Arizona	\$23,588 to \$46,176	41.4%	13	71%	17	3%	33	53%	5
Arkansas	\$17,991 to \$35,781	26.2%	43	62%	38	3%	33	36%	32
California	\$26,986 to \$56,301	50.6%	3	78%	5	5%	21	57%	3
Colorado	\$27,186 to \$53,972	39.4%	18	66%	29	1%	49	42%	23
Connecticut	\$29,185 to \$62,368	44.0%	10	75%	9	17%	4	41%	26
Delaware	\$25,986 to \$51,073	38.7%	19	66%	29	2%	42	53%**	5
District of Columbia	\$19,990 to \$54,072	44.5%	9	74%**	11	8%**	12	43%	21
Florida	\$21,989 to \$42,578	49.7%	4	80%	2	12%	8	67%	1
Georgia	\$20,989 to \$43,977	41.8%	12	71%	17	5%	21	55%	4
Hawaii	\$32,183 to \$64,367	38.6%	20	67%	26	3%	33	40%	27
Idaho	\$22,888 to \$43,277	34.2%	26	67%	26	2%	42	33%**	37
Illinois	\$24,387 to \$49,974	36.8%	22	69%	24	9%	10	39%	29
Indiana	\$23,088 to \$43,078	28.8%	39	53%	47	3%	33	33%	37
Iowa	\$23,308 to \$45,576	21.2%	49	51%	50	4%	26	21%	49
Kansas	\$23,988 to \$47,975	23.3%	44	51%	50	2%	42	32%	41
Kentucky	\$17,791 to \$37,081	29.3%	38	65%	32	4%	26	37%	31
Louisiana	\$18,390 to \$38,450	31.1%	36	73%	15	4%	26	49%	11
Maine	\$20,789 to \$41,279	39.6%	17	74%	11	14%	7	33%**	37
Maryland	\$31,384 to \$65,366	39.8%	16	63%	36	3%	33	45%	16
Massachusetts	\$25,087 to \$55,971	45.5%	7	76%	7	15%	6	47%	13
Michigan	\$22,988 to \$43,377	33.9%	28	67%	26	6%	16	39%	29
Minnesota	\$25,187 to \$50,174	32.8%	31	63%	36	4%	26	40%	27
Mississippi	\$16,591 to \$33,782	32.4%	33	74%	11	7%	13	50%	10
Missouri	\$22,089 to \$43,008	28.4%	40	60%	40	3%	33	35%	35
Montana	\$20,889 to \$39,879	26.6%	42	70%	21	4%	26	32%**	41
Nebraska	\$23,088 to \$43,977	23.0%	46	52%	48	2%	42	27%	44
Nevada	\$24,987 to \$49,974	54.3%	1	79%	4	4%	26	61%	2
New Hampshire	\$27,975 to \$53,972	47.9%	5	76%	7	16%	5	48%**	12
New Jersey	\$28,085 to \$60,968	53.5%	2	81%	1	27%	1	53%	5
New Mexico	\$20,389 to \$42,478	31.7%	35	71%	17	2%	42	36%	32
New York	\$22,888 to \$49,974	47.6%	6	74%	11	26%	2	52%	9
North Carolina	\$20,689 to \$41,219	37.2%	21	70%	21	5%	21	44%	17
North Dakota	\$23,888 to \$46,476	22.1%	48	55%**	43	6%	16	27%**	44
Ohio	\$22,188 to \$42,978	34.0%	27	65%	32	5%	21	36%	32
Oklahoma	\$20,489 to \$40,629	23.3%	44	58%	41	2%	42	27%	44
Oregon	\$23,988 to \$46,976	43.6%	11	75%	9	6%	16	44%	17
Pennsylvania	\$22,488 to \$44,777	33.1%	30	66%	29	9%	10	42%	23
Rhode Island	\$23,988 to \$49,974	45.3%	8	77%	6	22%	3	42%	23
South Carolina	\$19,990 to \$41,079	35.0%	24	65%	32	5%	21	53%	5
South Dakota	\$21,539 to \$42,978	21.1%	50	52%	48	3%	33	22%**	48
Tennessee	\$19,690 to \$39,180	34.7%	25	72%	16	4%	26	44%	17
Texas	\$22,588 to \$46,976	31.9%	34	65%	32	6%	16	43%	21
Utah	\$28,705 to \$54,971	28.4%	40	55%	43	1%	49	34%	36
Vermont	\$24,987 to \$50,174	40.2%	15	80%	2	12%	8	33%**	37
Virginia	\$26,886 to \$55,471	35.9%	23	61%	39	3%	33	47%	13
Washington	\$27,286 to \$52,972	40.6%	14	71%	17	6%	16	44%	17
West Virginia	\$17,991 to \$34,182	16.8%	51	54%	45	2%	42	26%	47
Wisconsin	\$23,988 to \$47,155	33.7%	29	70%	21	7%	13	32%	41
Wyoming	\$25,587 to \$49,374	23.0%	46	54%**	45	1%	49	10%**	51
United States	\$23,128 to \$47,275	38.1%		67%		8%		48%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

* Housing burden is rare among this group; proportion at the U.S. level and most or all states is <5%

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

2nd Income Quartile:
Housing Cost Burden >50%

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$18,191 to \$37,980	9.4%	33	24%	27	low		10%	13
Alaska	\$34,782 to \$67,165	7.7%	40	16%	44	low		2%**	49
Arizona	\$23,588 to \$46,176	15.3%	11	29%	16	low		16%	2
Arkansas	\$17,991 to \$35,781	6.9%	42	18%	40	low		9%	19
California	\$26,986 to \$56,301	22.7%	1	44%	2	low		16%	2
Colorado	\$27,186 to \$53,972	12.0%	21	23%	31	low		8%	26
Connecticut	\$29,185 to \$62,368	15.2%	12	34%	10	low		6%	38
Delaware	\$25,986 to \$51,073	13.8%	18	28%	18	low		7%**	32
District of Columbia	\$19,990 to \$54,072	14.3%	13	33%**	12	low		10%	13
Florida	\$21,989 to \$42,578	21.1%	2	42%	3	low		18%	1
Georgia	\$20,989 to \$43,977	14.2%	14	29%	16	low		10%	13
Hawaii	\$32,183 to \$64,367	16.8%	8	36%	7	low		10%	13
Idaho	\$22,888 to \$43,277	11.7%	22	25%	25	low		6%**	38
Illinois	\$24,387 to \$49,974	13.5%	19	31%	15	low		8%	26
Indiana	\$23,088 to \$43,078	6.4%	43	13%	49	low		6%	38
Iowa	\$23,308 to \$45,576	6.1%	46	16%	44	low		5%	43
Kansas	\$23,988 to \$47,975	5.7%	48	13%	49	low		7%	32
Kentucky	\$17,791 to \$37,081	9.3%	35	24%	27	low		9%	19
Louisiana	\$18,390 to \$38,450	9.2%	36	23%	31	low		15%	4
Maine	\$20,789 to \$41,279	14.1%	15	32%	14	low		9%**	19
Maryland	\$31,384 to \$65,366	14.1%	15	27%	22	low		8%	26
Massachusetts	\$25,087 to \$55,971	17.2%	7	38%	6	low		11%	8
Michigan	\$22,988 to \$43,377	11.0%	24	25%	25	low		9%	19
Minnesota	\$25,187 to \$50,174	10.3%	27	22%	35	low		8%	26
Mississippi	\$16,591 to \$33,782	9.8%	30	28%	18	low		9%	19
Missouri	\$22,089 to \$43,008	7.2%	41	17%	41	low		7%	32
Montana	\$20,889 to \$39,879	9.4%	33	34%	10	low		4%**	47
Nebraska	\$23,088 to \$43,977	5.5%	49	14%	48	low		5%	43
Nevada	\$24,987 to \$49,974	18.0%	4	36%	7	low		9%	19
New Hampshire	\$27,975 to \$53,972	17.6%	6	35%	9	low		10%**	13
New Jersey	\$28,085 to \$60,968	20.0%	3	45%	1	low		11%	8
New Mexico	\$20,389 to \$42,478	10.5%	26	28%	18	low		5%	43
New York	\$22,888 to \$49,974	17.8%	5	42%	3	low		14%	5
North Carolina	\$20,689 to \$41,219	12.2%	20	27%	22	low		10%	13
North Dakota	\$23,888 to \$46,476	5.4%	50	11%**	51	low		11%**	8
Ohio	\$22,188 to \$42,978	9.2%	36	20%	39	low		7%	32
Oklahoma	\$20,489 to \$40,629	6.1%	46	17%	41	low		5%	43
Oregon	\$23,988 to \$46,976	16.8%	8	33%	12	low		13%	6
Pennsylvania	\$22,488 to \$44,777	9.7%	31	24%	27	low		8%	26
Rhode Island	\$23,988 to \$49,974	16.3%	10	42%	3	low		7%	32
South Carolina	\$19,990 to \$41,079	9.9%	29	21%	36	low		12%	7
South Dakota	\$21,539 to \$42,978	6.4%	43	16%	44	low		7%**	32
Tennessee	\$19,690 to \$39,180	10.0%	28	24%	27	low		9%	19
Texas	\$22,588 to \$46,976	9.2%	36	23%	31	low		8%	26
Utah	\$28,705 to \$54,971	8.1%	39	17%	41	low		6%	38
Vermont	\$24,987 to \$50,174	10.6%	25	26%	24	low		4%**	47
Virginia	\$26,886 to \$55,471	11.4%	23	21%	36	low		11%	8
Washington	\$27,286 to \$52,972	13.9%	17	28%	18	low		11%	8
West Virginia	\$17,991 to \$34,182	5.3%	51	21%	36	low		2%	49
Wisconsin	\$23,988 to \$47,155	9.6%	32	23%	31	low		6%	38
Wyoming	\$25,587 to \$49,374	6.4%	43	16%**	44	low		0%**	51
United States	\$23,128 to \$47,275	13.5%		29%		1%		12%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

* Housing burden is rare among this group; proportion at the U.S. level and most or all states is <5%

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

3rd Income Quartile:
Distribution by Tenure

	Income Range	% Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$37,980 to \$72,023	47.9%	35	42.6%	11	9.5%	40
Alaska	\$67,165 to \$113,641	55.4%	19	34.4%	30	10.2%	39
Arizona	\$46,176 to \$80,558	58.0%	7	28.9%	44	13.1%	13
Arkansas	\$35,781 to \$63,967	41.2%	47	47.7%	6	11.1%	29
California	\$56,301 to \$103,346	56.9%	12	22.8%	49	20.3%	4
Colorado	\$53,972 to \$96,550	61.5%	2	27.9%	47	10.6%	36
Connecticut	\$62,368 to \$113,741	58.3%	6	30.4%	38	11.3%	26
Delaware	\$51,073 to \$95,950	59.2%	4	29.1%	43	11.6%	22
District of Columbia	\$54,072 to \$115,940	42.5%	44	20.9%	51	36.6%	1
Florida	\$42,578 to \$75,960	51.6%	29	35.6%	25	12.8%	14
Georgia	\$43,977 to \$81,608	55.9%	15	32.2%	34	11.9%	19
Hawaii	\$64,367 to \$112,442	52.0%	28	29.9%	39	18.1%	5
Idaho	\$43,277 to \$74,961	55.7%	16	36.9%	24	7.4%	45
Illinois	\$49,974 to \$90,813	54.1%	22	33.5%	32	12.4%	15
Indiana	\$43,078 to \$74,861	55.7%	16	34.8%	29	9.4%	41
Iowa	\$45,576 to \$79,359	47.9%	35	44.7%	8	7.4%	45
Kansas	\$47,975 to \$83,157	51.3%	30	38.3%	21	10.4%	38
Kentucky	\$37,081 to \$67,965	45.6%	39	43.5%	9	10.9%	33
Louisiana	\$38,450 to \$74,961	39.9%	49	48.3%	3	11.8%	20
Maine	\$41,279 to \$75,970	52.5%	26	40.5%	17	7.0%	49
Maryland	\$65,366 to \$117,139	64.5%	1	24.2%	48	11.3%	26
Massachusetts	\$55,971 to \$104,945	54.8%	20	29.8%	40	15.4%	7
Michigan	\$43,377 to \$76,760	54.6%	21	37.1%	22	8.3%	44
Minnesota	\$50,174 to \$87,954	57.8%	9	35.6%	25	6.6%	51
Mississippi	\$33,782 to \$65,366	41.3%	46	47.8%	5	10.9%	33
Missouri	\$43,008 to \$76,340	50.3%	31	38.6%	20	11.1%	29
Montana	\$39,879 to \$71,163	45.4%	40	42.5%	12	12.1%	18
Nebraska	\$43,977 to \$75,960	48.6%	34	40.7%	15	10.7%	35
Nevada	\$49,974 to \$85,456	56.8%	13	21.7%	50	21.5%	3
New Hampshire	\$53,972 to \$93,851	57.7%	10	30.8%	36	11.5%	23
New Jersey	\$60,968 to \$111,642	56.6%	14	29.2%	42	14.2%	10
New Mexico	\$42,478 to \$77,859	49.1%	33	39.5%	18	11.5%	23
New York	\$49,974 to \$94,951	42.4%	45	31.9%	35	25.7%	2
North Carolina	\$41,219 to \$75,201	53.5%	24	35.3%	27	11.1%	29
North Dakota	\$46,476 to \$79,958	38.3%	50	49.4%	2	12.3%	16
Ohio	\$42,978 to \$75,811	53.8%	23	34.9%	28	11.3%	26
Oklahoma	\$40,629 to \$73,862	44.6%	43	46.0%	7	9.4%	41
Oregon	\$46,976 to \$81,957	55.5%	18	29.5%	41	15.0%	8
Pennsylvania	\$44,777 to \$81,058	47.9%	35	40.7%	15	11.4%	25
Rhode Island	\$49,974 to \$92,952	53.2%	25	28.9%	44	18.0%	6
South Carolina	\$41,079 to \$73,962	50.1%	32	41.4%	13	8.5%	43
South Dakota	\$42,978 to \$72,962	40.6%	48	48.3%	3	11.1%	29
Tennessee	\$39,180 to \$70,963	45.1%	41	42.7%	10	12.2%	17
Texas	\$46,976 to \$87,954	45.0%	42	40.8%	14	14.2%	10
Utah	\$54,971 to \$94,951	59.6%	3	33.4%	33	7.0%	49
Vermont	\$50,174 to \$86,155	58.5%	5	34.2%	31	7.3%	47
Virginia	\$55,471 to \$102,856	57.9%	8	30.5%	37	11.7%	21
Washington	\$52,972 to \$93,551	57.1%	11	28.7%	46	14.2%	10
West Virginia	\$34,182 to \$63,467	36.7%	51	56.3%	1	7.1%	48
Wisconsin	\$47,155 to \$80,158	52.3%	27	37.0%	23	10.6%	36
Wyoming	\$49,374 to \$84,956	46.3%	38	39.2%	19	14.5%	9
United States	\$47,275 to \$86,195	51.9%		34.2%		13.9%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

* Housing burden is rare among this group; proportion at the U.S. level and most or all states is <5%

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

3rd Income Quintile:
Housing Cost Burden >30%

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear*	Rank	Renters	Rank
Alabama	\$37,980 to \$72,023	12.5%	38	24%	36	low		11%	18
Alaska	\$67,165 to \$113,641	14.6%	30	26%	31	low		***	
Arizona	\$46,176 to \$80,558	22.5%	10	35%	14	low		17%	5
Arkansas	\$35,781 to \$63,967	8.9%	47	20%	45	low		6%	42
California	\$56,301 to \$103,346	32.4%	1	49%	1	low		21%	3
Colorado	\$53,972 to \$96,550	18.9%	20	29%	23	low		7%	36
Connecticut	\$62,368 to \$113,741	21.9%	14	35%	14	low		10%	23
Delaware	\$51,073 to \$95,950	16.9%	25	26%	31	low		12%**	16
District of Columbia	\$54,072 to \$115,940	21.2%	15	42%	5	low		8%	35
Florida	\$42,578 to \$75,960	28.3%	2	47%	2	low		24%	1
Georgia	\$43,977 to \$81,608	17.8%	22	29%	23	low		10%	23
Hawaii	\$64,367 to \$112,442	24.9%	6	42%	5	low		14%	9
Idaho	\$43,277 to \$74,961	13.3%	36	23%	38	low		9%**	31
Illinois	\$49,974 to \$90,813	20.5%	18	35%	14	low		9%	31
Indiana	\$43,078 to \$74,861	11.3%	42	19%	46	low		5%	44
Iowa	\$45,576 to \$79,359	6.8%	50	14%	51	low		5%	44
Kansas	\$47,975 to \$83,157	11.5%	41	19%	46	low		14%	9
Kentucky	\$37,081 to \$67,965	10.2%	46	21%	43	low		7%	36
Louisiana	\$38,450 to \$74,961	10.6%	44	23%	38	low		11%	18
Maine	\$41,279 to \$75,970	20.6%	17	36%	13	low		22%**	2
Maryland	\$65,366 to \$117,139	21.1%	16	31%	19	low		10%	23
Massachusetts	\$55,971 to \$104,945	23.2%	9	39%	9	low		9%	31
Michigan	\$43,377 to \$76,760	18.1%	21	31%	19	low		13%	13
Minnesota	\$50,174 to \$87,954	17.5%	23	28%	27	low		16%	7
Mississippi	\$33,782 to \$65,366	14.3%	33	30%	22	low		15%	8
Missouri	\$43,008 to \$76,340	12.6%	37	24%	36	low		5%	44
Montana	\$39,879 to \$71,163	15.6%	28	32%	18	low		7%**	36
Nebraska	\$43,977 to \$75,960	11.1%	43	21%	43	low		4%**	48
Nevada	\$49,974 to \$85,456	27.6%	4	42%	5	low		14%	9
New Hampshire	\$53,972 to \$93,851	24.3%	7	39%	9	low		11%**	18
New Jersey	\$60,968 to \$111,642	27.8%	3	46%	3	low		11%	18
New Mexico	\$42,478 to \$77,859	16.0%	26	28%	27	low		21%**	3
New York	\$49,974 to \$94,951	22.5%	10	42%	5	low		14%	9
North Carolina	\$41,219 to \$75,201	15.9%	27	27%	30	low		9%	31
North Dakota	\$46,476 to \$79,958	8.6%	48	17%	48	low		12%**	16
Ohio	\$42,978 to \$75,811	14.4%	32	25%	34	low		6%	42
Oklahoma	\$40,629 to \$73,862	7.9%	49	15%	50	low		10%	23
Oregon	\$46,976 to \$81,957	22.3%	12	37%	11	low		10%	23
Pennsylvania	\$44,777 to \$81,058	14.8%	29	28%	27	low		10%	23
Rhode Island	\$49,974 to \$92,952	25.2%	5	45%	4	low		5%**	44
South Carolina	\$41,079 to \$73,962	14.1%	34	26%	31	low		11%	18
South Dakota	\$42,978 to \$72,962	10.6%	44	23%	38	low		10%**	23
Tennessee	\$39,180 to \$70,963	14.1%	34	29%	23	low		7%	36
Texas	\$46,976 to \$87,954	12.1%	39	23%	38	low		10%	23
Utah	\$54,971 to \$94,951	14.5%	31	23%	38	low		13%**	13
Vermont	\$50,174 to \$86,155	22.0%	13	35%	14	low		***	
Virginia	\$55,471 to \$102,856	19.0%	19	29%	23	low		17%	5
Washington	\$52,972 to \$93,551	23.4%	8	37%	11	low		13%	13
West Virginia	\$34,182 to \$63,467	6.6%	51	16%	49	low		7%**	36
Wisconsin	\$47,155 to \$80,158	17.2%	24	31%	19	low		7%	36
Wyoming	\$49,374 to \$84,956	12.1%	39	25%	34	low		3%**	49
United States	\$47,275 to \$86,195	19.8%		33%		1%		16%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

* Housing burden is rare among this group; proportion at the U.S. level and most or all states is <5%

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

HOUSING COST BURDEN

NATIONAL RANKINGS

3rd Income Quartile:
Housing Cost Burden >50%

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear*	Rank	Renters	Rank
Alabama	\$37,980 to \$72,023	1.6%	41	3%	37	low		low	
Alaska	\$67,165 to \$113,641	1.2%	47	2%	45	low		low	
Arizona	\$46,176 to \$80,558	3.9%	15	6%	16	low		low	
Arkansas	\$35,781 to \$63,967	1.6%	41	3%	37	low		low	
California	\$56,301 to \$103,346	8.4%	1	14%	1	low		low	
Colorado	\$53,972 to \$96,550	2.6%	30	4%	31	low		low	
Connecticut	\$62,368 to \$113,741	3.2%	20	5%	22	low		low	
Delaware	\$51,073 to \$95,950	2.7%	26	4%	31	low		low	
District of Columbia	\$54,072 to \$115,940	6.1%	4	13%	3	low		low	
Florida	\$42,578 to \$75,960	6.6%	2	11%	4	low		low	
Georgia	\$43,977 to \$81,608	2.9%	25	5%	22	low		low	
Hawaii	\$64,367 to \$112,442	5.3%	6	9%	6	low		low	
Idaho	\$43,277 to \$74,961	4.3%	9	7%	9	low		low	
Illinois	\$49,974 to \$90,813	4.0%	13	7%	9	low		low	
Indiana	\$43,078 to \$74,861	1.4%	44	2%	45	low		low	
Iowa	\$45,576 to \$79,359	0.8%	50	1%	51	low		low	
Kansas	\$47,975 to \$83,157	1.9%	36	3%	37	low		low	
Kentucky	\$37,081 to \$67,965	1.4%	44	3%	37	low		low	
Louisiana	\$38,450 to \$74,961	2.2%	33	5%	22	low		low	
Maine	\$41,279 to \$75,970	3.1%	22	6%	16	low		low	
Maryland	\$65,366 to \$117,139	4.0%	13	6%	16	low		low	
Massachusetts	\$55,971 to \$104,945	4.3%	9	8%	7	low		low	
Michigan	\$43,377 to \$76,760	2.7%	26	5%	22	low		low	
Minnesota	\$50,174 to \$87,954	3.2%	20	5%	22	low		low	
Mississippi	\$33,782 to \$65,366	1.9%	36	4%	31	low		low	
Missouri	\$43,008 to \$76,340	1.7%	39	3%	37	low		low	
Montana	\$39,879 to \$71,163	4.6%	7	7%	9	low		low	
Nebraska	\$43,977 to \$75,960	1.3%	46	2%	45	low		low	
Nevada	\$49,974 to \$85,456	4.6%	7	8%	7	low		low	
New Hampshire	\$53,972 to \$93,851	3.1%	22	5%	22	low		low	
New Jersey	\$60,968 to \$111,642	5.7%	5	10%	5	low		low	
New Mexico	\$42,478 to \$77,859	3.4%	19	6%	16	low		low	
New York	\$49,974 to \$94,951	6.3%	3	14%	1	low		low	
North Carolina	\$41,219 to \$75,201	2.7%	26	5%	22	low		low	
North Dakota	\$46,476 to \$79,958	1.7%	39	4%	31	low		low	
Ohio	\$42,978 to \$75,811	1.6%	41	3%	37	low		low	
Oklahoma	\$40,629 to \$73,862	1.1%	49	2%	45	low		low	
Oregon	\$46,976 to \$81,957	4.2%	11	7%	9	low		low	
Pennsylvania	\$44,777 to \$81,058	2.3%	31	4%	31	low		low	
Rhode Island	\$49,974 to \$92,952	3.7%	17	7%	9	low		low	
South Carolina	\$41,079 to \$73,962	3.0%	24	6%	16	low		low	
South Dakota	\$42,978 to \$72,962	1.2%	47	2%	45	low		low	
Tennessee	\$39,180 to \$70,963	2.0%	35	4%	31	low		low	
Texas	\$46,976 to \$87,954	1.8%	38	3%	37	low		low	
Utah	\$54,971 to \$94,951	2.3%	31	3%	37	low		low	
Vermont	\$50,174 to \$86,155	3.9%	15	7%	9	low		low	
Virginia	\$55,471 to \$102,856	3.5%	18	6%	16	low		low	
Washington	\$52,972 to \$93,551	4.2%	11	7%	9	low		low	
West Virginia	\$34,182 to \$63,467	0.8%	50	2%	45	low		low	
Wisconsin	\$47,155 to \$80,158	2.7%	26	5%	22	low		low	
Wyoming	\$49,374 to \$84,956	2.2%	33	5%	22	low		low	
United States	\$47,275 to \$86,195	4.4%		8%		0%		2%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

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** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

Highest Income Quartile:
Distribution by Tenure

	Income Range	% Owners with Mortgage	Rank	Owners Free & Clear	Rank	Renters	Rank
Alabama	\$72,023 and higher	61.0%	36	34.6%	13	4.5%	39
Alaska	\$113,641 and higher	66.4%	23	26.2%	34	7.4%	6
Arizona	\$80,558 and higher	70.6%	8	23.2%	43	6.2%	14
Arkansas	\$63,967 and higher	57.3%	46	37.3%	8	5.4%	19
California	\$103,346 and higher	71.4%	6	18.7%	50	9.8%	4
Colorado	\$96,550 and higher	71.9%	3	23.5%	42	4.6%	37
Connecticut	\$113,741 and higher	70.3%	9	25.4%	37	4.3%	41
Delaware	\$95,950 and higher	68.2%	19	24.5%	39	7.3%	7
District of Columbia	\$115,940 and higher	65.2%	29	21.3%	49	13.5%	1
Florida	\$75,960 and higher	62.6%	33	30.9%	19	6.6%	10
Georgia	\$81,608 and higher	69.2%	14	25.8%	36	5.0%	32
Hawaii	\$112,442 and higher	69.9%	11	22.5%	45	7.6%	5
Idaho	\$74,961 and higher	64.8%	31	28.5%	26	6.7%	9
Illinois	\$90,813 and higher	66.3%	26	28.2%	29	5.6%	17
Indiana	\$74,861 and higher	69.1%	15	26.3%	33	4.7%	36
Iowa	\$79,359 and higher	58.2%	43	38.3%	5	3.5%	50
Kansas	\$83,157 and higher	65.2%	29	30.5%	20	4.3%	41
Kentucky	\$67,965 and higher	62.5%	34	32.6%	17	4.9%	34
Louisiana	\$74,961 and higher	54.5%	49	40.4%	3	5.1%	30
Maine	\$75,970 and higher	66.4%	23	29.6%	22	4.0%	45
Maryland	\$117,139 and higher	73.7%	1	21.4%	48	4.9%	34
Massachusetts	\$104,945 and higher	70.2%	10	24.5%	39	5.3%	22
Michigan	\$76,760 and higher	67.8%	21	28.5%	26	3.8%	47
Minnesota	\$87,954 and higher	68.8%	16	26.7%	32	4.5%	39
Mississippi	\$65,366 and higher	55.8%	48	38.9%	4	5.3%	22
Missouri	\$76,340 and higher	65.3%	28	29.7%	21	5.1%	30
Montana	\$71,163 and higher	58.3%	42	37.1%	9	4.6%	37
Nebraska	\$75,960 and higher	60.4%	37	34.5%	14	5.2%	25
Nevada	\$85,456 and higher	71.5%	4	18.2%	51	10.3%	3
New Hampshire	\$93,851 and higher	71.2%	7	25.0%	38	3.8%	47
New Jersey	\$111,642 and higher	68.1%	20	25.9%	35	6.0%	15
New Mexico	\$77,859 and higher	59.8%	39	34.8%	12	5.4%	19
New York	\$94,951 and higher	57.7%	45	29.1%	24	13.2%	2
North Carolina	\$75,201 and higher	66.9%	22	27.9%	31	5.2%	25
North Dakota	\$79,958 and higher	45.7%	51	50.0%	1	4.3%	41
Ohio	\$75,811 and higher	66.1%	27	28.6%	25	5.3%	22
Oklahoma	\$73,862 and higher	59.0%	41	35.5%	10	5.5%	18
Oregon	\$81,957 and higher	69.6%	13	23.1%	44	7.3%	7
Pennsylvania	\$81,058 and higher	62.0%	35	32.8%	16	5.2%	25
Rhode Island	\$92,952 and higher	71.5%	4	22.1%	46	6.4%	13
South Carolina	\$73,962 and higher	66.4%	23	28.4%	28	5.2%	25
South Dakota	\$72,962 and higher	58.2%	43	37.8%	6	3.9%	46
Tennessee	\$70,963 and higher	59.6%	40	35.4%	11	5.0%	32
Texas	\$87,954 and higher	59.9%	38	33.5%	15	6.6%	10
Utah	\$94,951 and higher	68.4%	18	28.0%	30	3.6%	49
Vermont	\$86,155 and higher	68.5%	17	29.2%	23	2.3%	51
Virginia	\$102,856 and higher	72.3%	2	21.9%	47	5.8%	16
Washington	\$93,551 and higher	69.7%	12	23.8%	41	6.5%	12
West Virginia	\$63,467 and higher	52.3%	50	42.4%	2	5.4%	19
Wisconsin	\$80,158 and higher	63.5%	32	32.2%	18	4.3%	41
Wyoming	\$84,956 and higher	57.0%	47	37.8%	6	5.2%	25
United States	\$86,195 and higher	65.6%		27.5%		7.0%	

**HOUSING COST BURDEN:
HIGHEST INCOME QUARTILE**

NATIONAL RANKINGS

Highest Income Quartile:
Housing Cost Burden >30%

	Income Range	All Tenures	Rank	Owners with Mortgage	Rank	Owners Free & Clear*	Rank	Renters*	Rank
Alabama	\$72,023 and higher	2.6%	44	4%	43	low		low	
Alaska	\$113,641 and higher	1.8%	47	3%**	46	low		low	
Arizona	\$80,558 and higher	7.1%	8	10%	8	low		low	
Arkansas	\$63,967 and higher	2.7%	43	5%	34	low		low	
California	\$103,346 and higher	12.9%	1	18%	1	low		low	
Colorado	\$96,550 and higher	4.4%	26	6%	25	low		low	
Connecticut	\$113,741 and higher	6.2%	13	9%	11	low		low	
Delaware	\$95,950 and higher	3.2%	38	5%**	34	low		low	
District of Columbia	\$115,940 and higher	5.2%	17	8%**	15	low		low	
Florida	\$75,960 and higher	10.4%	3	16%	2	low		low	
Georgia	\$81,608 and higher	5.2%	17	7%	16	low		low	
Hawaii	\$112,442 and higher	11.4%	2	16%	2	low		low	
Idaho	\$74,961 and higher	3.8%	29	5%	34	low		low	
Illinois	\$90,813 and higher	6.6%	10	10%	8	low		low	
Indiana	\$74,861 and higher	3.4%	34	5%	34	low		low	
Iowa	\$79,359 and higher	1.8%	47	3%	46	low		low	
Kansas	\$83,157 and higher	2.0%	46	3%	46	low		low	
Kentucky	\$67,965 and higher	3.8%	29	6%	25	low		low	
Louisiana	\$74,961 and higher	2.6%	44	5%	34	low		low	
Maine	\$75,970 and higher	3.5%	33	5%	34	low		low	
Maryland	\$117,139 and higher	5.3%	16	7%	16	low		low	
Massachusetts	\$104,945 and higher	5.1%	19	7%	16	low		low	
Michigan	\$76,760 and higher	5.0%	20	7%	16	low		low	
Minnesota	\$87,954 and higher	4.6%	24	6%	25	low		low	
Mississippi	\$65,366 and higher	2.9%	40	5%	34	low		low	
Missouri	\$76,340 and higher	3.2%	38	5%	34	low		low	
Montana	\$71,163 and higher	5.7%	14	9%**	11	low		low	
Nebraska	\$75,960 and higher	2.9%	40	4%	43	low		low	
Nevada	\$85,456 and higher	9.7%	4	13%	5	low		low	
New Hampshire	\$93,851 and higher	4.4%	26	6%	25	low		low	
New Jersey	\$111,642 and higher	7.8%	6	11%	6	low		low	
New Mexico	\$77,859 and higher	4.0%	28	7%	16	low		low	
New York	\$94,951 and higher	8.4%	5	14%	4	low		low	
North Carolina	\$75,201 and higher	4.7%	23	6%	25	low		low	
North Dakota	\$79,958 and higher	1.4%	50	3%**	46	low		low	
Ohio	\$75,811 and higher	3.3%	37	5%	34	low		low	
Oklahoma	\$73,862 and higher	1.7%	49	3%	46	low		low	
Oregon	\$81,957 and higher	7.8%	6	11%	6	low		low	
Pennsylvania	\$81,058 and higher	4.5%	25	7%	16	low		low	
Rhode Island	\$92,952 and higher	6.5%	11	9%**	11	low		low	
South Carolina	\$73,962 and higher	5.0%	20	7%	16	low		low	
South Dakota	\$72,962 and higher	3.4%	34	6%**	25	low		low	
Tennessee	\$70,963 and higher	3.7%	31	6%	25	low		low	
Texas	\$87,954 and higher	3.6%	32	6%	25	low		low	
Utah	\$94,951 and higher	2.8%	42	4%	43	low		low	
Vermont	\$86,155 and higher	6.8%	9	10%**	8	low		low	
Virginia	\$102,856 and higher	5.4%	15	7%	16	low		low	
Washington	\$93,551 and higher	6.5%	11	9%	11	low		low	
West Virginia	\$63,467 and higher	1.1%	51	2%	51	low		low	
Wisconsin	\$80,158 and higher	4.9%	22	7%	16	low		low	
Wyoming	\$84,956 and higher	3.4%	34	6%**	25	low		low	
United States	\$86,195 and higher	7.2%		11%		0%		3%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

* Housing burden is rare among this group; proportion at the U.S. level and most or all states is <5%

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

**HOUSING COST BURDEN:
HIGHEST INCOME QUARTILE**

NATIONAL RANKINGS

Highest Income Quartile: Income Quartile:
Housing Cost Burden >50%

	Income Range	All Tenures*	Rank	Owners with Mortgage*	Rank	Owners Free & Clear*	Rank	Renters*	Rank
Alabama	\$72,023 and higher	low		low		low		low	
Alaska	\$113,641 and higher	low		low		low		low	
Arizona	\$80,558 and higher	low		low		low		low	
Arkansas	\$63,967 and higher	low		low		low		low	
California	\$103,346 and higher	low		low		low		low	
Colorado	\$96,550 and higher	low		low		low		low	
Connecticut	\$113,741 and higher	low		low		low		low	
Delaware	\$95,950 and higher	low		low		low		low	
District of Columbia	\$115,940 and higher	low		low		low		low	
Florida	\$75,960 and higher	low		low		low		low	
Georgia	\$81,608 and higher	low		low		low		low	
Hawaii	\$112,442 and higher	low		low		low		low	
Idaho	\$74,961 and higher	low		low		low		low	
Illinois	\$90,813 and higher	low		low		low		low	
Indiana	\$74,861 and higher	low		low		low		low	
Iowa	\$79,359 and higher	low		low		low		low	
Kansas	\$83,157 and higher	low		low		low		low	
Kentucky	\$67,965 and higher	low		low		low		low	
Louisiana	\$74,961 and higher	low		low		low		low	
Maine	\$75,970 and higher	low		low		low		low	
Maryland	\$117,139 and higher	low		low		low		low	
Massachusetts	\$104,945 and higher	low		low		low		low	
Michigan	\$76,760 and higher	low		low		low		low	
Minnesota	\$87,954 and higher	low		low		low		low	
Mississippi	\$65,366 and higher	low		low		low		low	
Missouri	\$76,340 and higher	low		low		low		low	
Montana	\$71,163 and higher	low		low		low		low	
Nebraska	\$75,960 and higher	low		low		low		low	
Nevada	\$85,456 and higher	low		low		low		low	
New Hampshire	\$93,851 and higher	low		low		low		low	
New Jersey	\$111,642 and higher	low		low		low		low	
New Mexico	\$77,859 and higher	low		low		low		low	
New York	\$94,951 and higher	low		low		low		low	
North Carolina	\$75,201 and higher	low		low		low		low	
North Dakota	\$79,958 and higher	low		low		low		low	
Ohio	\$75,811 and higher	low		low		low		low	
Oklahoma	\$73,862 and higher	low		low		low		low	
Oregon	\$81,957 and higher	low		low		low		low	
Pennsylvania	\$81,058 and higher	low		low		low		low	
Rhode Island	\$92,952 and higher	low		low		low		low	
South Carolina	\$73,962 and higher	low		low		low		low	
South Dakota	\$72,962 and higher	low		low		low		low	
Tennessee	\$70,963 and higher	low		low		low		low	
Texas	\$87,954 and higher	low		low		low		low	
Utah	\$94,951 and higher	low		low		low		low	
Vermont	\$86,155 and higher	low		low		low		low	
Virginia	\$102,856 and higher	low		low		low		low	
Washington	\$93,551 and higher	low		low		low		low	
West Virginia	\$63,467 and higher	low		low		low		low	
Wisconsin	\$80,158 and higher	low		low		low		low	
Wyoming	\$84,956 and higher	low		low		low		low	
United States	\$86,195 and higher	1.0%		1%		0%		0%	

Some combinations of tenure and income quartile are uncommon, and the sample size available may be small:

* Housing burden is rare among this group; proportion at the U.S. level and most or all states is <5%

** Data are based on small sample size (n < 100)

*** Sample size is too small to report (n < 30)

Except where otherwise noted below, all data are from AARP Public Policy Institute analysis of the public use microdata samples from the 2009 American Community Survey (ACS) and 2000 Decennial Census. For more information on the 2009 ACS, see www.census.gov/acs. The U.S. Census Bureau has a complete guide to subject definitions from the 2009 ACS on its website. For more information on the 2000 Decennial Census, see www.census.gov/main/www/cen2000.html.

Additional information about selected indicators, including definitions and notes on comparability between 2000 and 2009, are arranged by profile page below:

We organize this report around households, which includes all the persons who occupy a housing unit. A housing unit may be a house, an apartment, a manufactured home, a group of rooms, or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

All characteristics of housing units and households apply to all people living in the household. However, in the case of multi-person households it is not always possible to categorize the household by characteristics of individuals (such as age). In this report, we either use the characteristics of the *householder* to the entire household, or consider whether *anyone* in the household has a particular characteristic. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. Every household has a single unique householder.

Persons living in group quarters (including nursing homes, prisons, and college dormitories) are not included in any of the tables.

For each data point based on the ACS and Decennial Census, 2009 data are presented for the state and nationally for households age 50+ (referring to the age of householder), and for the state for households age 18–49, 50–64, 65+, and all ages. Comparable 2000 data are presented for the state for households age 50+.

As the ACS and the Decennial Census long-form are both samples, each has a margin of error. As such, a value in 2009 may not actually be significantly different than a slightly higher or lower value in 2000. Caution should be used when comparing small population groups within and across states.

Demographics

Race and Ethnicity. Race and Hispanic origin are separate questions in the Decennial Census and ACS. The racial categories reflect a social definition of race recognized in this country, and not an attempt to define race biologically, anthropologically, or genetically. People may choose to report more than one race. People who identify their origin as Hispanic, Latino, or Spanish may be of any race. In this report, the race and Hispanic origin of the householder is used to identify the household. Thus if, for example, a householder is black and another member of the household is white, the household would be identified as black.

Household Type. There are any number of ways to describe a household based on its members. This report uses four major categories:

1. *Married couple, spouse present.* The householder is married, and the spouse is present in the household. Other household members, related or unrelated, may also be present. If the householder is married but the spouse lives elsewhere (for instance, a nursing home), then the household appears in the “other” category.
2. *Male living alone.* This is a single-person household, with no other persons present. The householder is male.
3. *Female living alone.* This is a single-person household, with no other persons present. The householder is female.

4. *Other*. There are at least two individuals in the household, and the householder is either unmarried or the spouse is not present. This category could include a parent living with children, unmarried individuals sharing a home, a married person whose spouse lives elsewhere (e.g., in a nursing home), or others.

Grandchildren. Older people often care for their grandchildren in one capacity or another. This report includes two measures: (1) the householder has a grandchild present, but is not responsible for most of the basic needs of the grandchild, and (2) the householder is the primary guardian of a grandchild living in the same household, and is responsible for most of the basic needs of the grandchild. In either case, it is possible for the grandchild's parent to be present in the household. Case #1 could easily describe a multigenerational family. Case #2 frequently describes a household in which the parent is absent; but it is possible for a parent to be present, yet unable to meet the grandchild's basic needs.

Disability. In this report, disability rates are for the entire household. If anyone in the household has a disability, the household is indicated as having a disability. The ACS asks about six types of disability; all are included in this report. The composite "any disability" includes only five of these types because the question on which it is based refers to difficulty in activities outside the home. Disability questions in the 2009 ACS are slightly different than in the 2000 Decennial Census, and therefore differences between the two years should not be interpreted as a change in the rate of disability. However, the difference between owners and renters in 2000 is included because it may be of interest. The questions used for each type of disability in the 2009 ACS are:

- *Hearing difficulty.* Is this person deaf or does he/she have serious difficulty hearing?
- *Vision difficulty.* Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?
- *Cognitive difficulty.* Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- *Physical difficulty.* Does this person have serious difficulty walking or climbing stairs?
- *Self-care difficulty.* Does this person have difficulty dressing or bathing?
- *Independent living difficulty.* Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

Income and Poverty. Household income is the sum of money income received in the calendar year by all household members age 15 and older. Poverty thresholds are determined at the family level by the age of the householder and the number of people in the family (not household). There may be multiple families in a household; the poverty status of the householder is used to categorize the household as at or above, or below 100 percent of the poverty threshold ("in poverty"). The poverty thresholds are updated every year to reflect changes in the Consumer Price Index. They are the same for all parts of the country and are not adjusted for regional, state, or local variations in the cost of living. The 2009 thresholds are available at <http://www.census.gov/hhes/www/poverty/data/threshld/thresh09.html>.

Characteristics of Occupied Units

Length of Occupancy. The amount of time that the householder has lived in the home was recorded differently in the 2000 Decennial Census and the 2009 ACS. The data can be arranged so that the data are roughly comparable between years, but care should be taken when making comparisons across time periods. See the note on the exact definition of each interval on the profile page.

Type. This study includes four separate housing types that are used as primary residences: single-family, multifamily, manufactured housing (also known as "mobile homes"), and boat/van/RV/other.

1. *Single family.* This is a one-family house, either attached or detached from any other house. Thus, duplexes and townhomes are included in this category.
2. *Multifamily.* This is a unit located in a building with two or more apartments.

3. *Manufactured housing.* Many industry and consumer groups prefer the term “manufactured home,” which has been in use since HUD began oversight of the construction and safety standards of such homes. In fact, “mobile homes” are seldom moved once placed on the customer’s lot. However, the Census Bureau continues to use “mobile home” because respondents are more likely to recognize the term.
4. *Boat/Van/RV/Other/etc.* This category is used for housing types not described above.

Tenure. Tenure refers to whether the home is owned or rented, not how long residents have lived there. If owned, the respondent indicates whether the home is owned “free and clear (without a mortgage or loan).” Renter households may or may not actually pay cash rent; that is, some renters may provide services to the owner instead (such as a property manager) or occupy the unit free of rent (such as an older person living in an apartment paid for by a relative). The percentage of renters reported in these profiles do not include non-cash renters; this is a small proportion of households (nationally, about 2% of age 50+ households).

Units Built Before 1970. In this report, the share of households living in units built before 1970 (for 2009 data) or 1960 (for 2000 data) is used as a proxy for share of the housing stock that is of significant age. Generally, older housing stock may be in greater need of upkeep, repair, and weatherization.

Condominium. The Decennial Census and ACS collect information about expenditures for condominium fees. If this fee was reported as greater than zero, then the household was classified as a condominium. Note that while most condominiums are multifamily housing, a condominium arrangement is contractual, and could also refer to single-family or manufactured housing.

Housing Adequacy. A complete kitchen is defined as a stove or range, refrigerator, and sink with a faucet. Complete plumbing is defined as hot and cold running water, a flush toilet, and a bathtub or shower. Crowding is defined as more than two people per bedroom, or two

or more people in a housing unit with no bedrooms. If the number of bedrooms was five or more, the unit was considered not to be crowded (in the data source, the actual number of bedrooms was not reported if there were five or more bedrooms).

Property Value. Property values are owner-estimated. Given the recent volatility in the housing market, estimates may not accurately reflect true market value. For the 2009 estimates, values are rounded significantly in the data source, and these round values are reported (that is, they are treated as point estimates and not interval midpoints).

Housing Cost Burden

Percent of Income Toward Housing. Households spending 30 percent or more of their income on housing costs—including contract rent and utilities (if not included in rent) for renters; and mortgages or similar debts on the property, real estate taxes, insurance, utilities, and where appropriate, condominium fees and mobile home costs for owners—are typically considered to be burdened by housing costs. Households spending 50 percent or more of income on housing costs are considered severely burdened.

Median Monthly Utilities and Property Taxes. These are reported only for owner-occupied housing units. While property taxes and utilities must also be paid for rental housing units, comparable data are not available for renting households, because they are often included in the price of rent. Utilities include the cost of electricity, gas, fuel oil, and water/sewer. Utilities and property tax are reported as intervals (e.g., \$950–\$999). Interpolation within intervals was used to calculate the median values.

Foreclosures, Reverse Mortgages, and Federally Subsidized Housing.

(Data in this section are not from the Census Bureau.)

Foreclosures and Foreclosure Risk. To quantify the impact of the mortgage crisis on older adults, AARP purchased data from Experian, one of the three large U.S. credit bureaus. The data cover the six-month period from July through December 2007. The random sample included 2.5 million mortgage holders and approximately one

million mortgage holders who were age 50+. Delinquencies are mortgages that are 30–180 days late, and Foreclosures measures those who were in the foreclosure process during that period. The original study on this data can be found in *A First Look At Older Americans And The Mortgage Crisis*.

Reverse Mortgages. The U.S. Department of Housing and Urban Development maintains a “HUD FHA HECM Characteristics Report” on reverse mortgages that are endorsed by HUD’s Federal Housing Administration. This report includes historical data on reverse mortgages in each state by year.

Privately Owned Subsidized Rental Housing Units. Federally subsidized housing was tracked through HUD’s Multifamily Assistance and Section 8 Contracts Database. These totals combine Section 202 and Section 8 totals due to the complexity of separating funding sources through this database, and totals do not include several other types of subsidized housing that were not counted in the database. Totals were calculated as of December 2008. (Special thanks to Todd Nedwick of the National Housing Trust.)

Low-Income Housing Tax Credits. HUD’s Low Income Housing Tax Credit Database totals were updated as of January 2008. Totals include only Low Income Housing

Tax Credit properties placed in service as of 2005. Data were collected through surveys of state tax credit allocating agencies. In most cases, the state total presented within this report is an undercount of the total number of units in the state as a result of under-reporting during the survey responses. (Special thanks to Todd Nedwick of the National Housing Trust.)

Housing Cost Burden by Age Group and Income Quartiles

Within each age group (by age, 50+, 18+, 18-49, 50-64, and 65+), income quartiles were calculated within the age group for all households (including non-cash renters, but excluding those in group quarters). In the tables on each page, data are reported only for owners and cash renters.

For some combinations of quartile, age group, and tenure, there were few or no records in the ACS or Decennial Census data to estimate the proportion with housing cost burden. When the proportion is estimated with fewer than 100 records, the data are flagged. When the proportion is based on fewer than 30 records, the data are not reported. When housing cost burden is rare in all states (e.g., renters in the highest quartile of income), this is noted by “low” and state values are not reported.