

Indicator 21: Housing cost burden by income

Spending more than 30% of income on housing costs: lower income compared to higher income homeowner households

Report Year	2018	2019	2020	2021	2022	2023	2024	2025
Equality Score	14	13	14	13	17	19	21	24
<i>Comparison Group A:</i> % of lower income homeowner households that are housing cost burdened	55.5%	59.3%	58.7%	57.0%	62.3%	65.0%	62.7%	66.0%
<i>Comparison Group B:</i> % of higher income homeowner households that are housing cost burdened	8.4%	8.7%	8.7%	8.2%	10.4%	12.0%	12.8%	14.7%
Ratio of Comparison Group A to Comparison Group B	6.607	6.816	6.747	6.922	5.977	5.420	4.905	4.505

The equality score for this indicator **increased by 10** since 2018.



Lower income homeowners experience housing cost burden at a rate that is 4½ times the rate of higher income homeowners.

Note: The accepted federal standard for housing affordability states that no more than 30% of a household's gross income should be spent on housing and utilities expenses. Homeowners are classified as low-income for this indicator when their annual household income is less than \$35,000, and higher-income when their household income is equal to or greater than \$35,000.