

Table 14.09-- MORTGAGE STATUS, MEDIAN SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS AND AS A PERCENTAGE OF HOUSEHOLD INCOME, HAWAII AND THE UNITED STATES: 2018, 2019 AND 2021

[Data based on a sample. The U.S. Census Bureau did not release its standard 1-year estimates from the 2020 American Community Survey (ACS) because of the impacts of the COVID-19 pandemic on data collection. The Census Bureau released selected experimental estimates developed from 2020 ACS 1-year that are not reflected in *Data Book 2021* or *Data Book 2022*. For more information on the experimental data, please see <<https://www.census.gov/newsroom/press-releases/2021/experimental-2020-acs-1-year-data.html>>]

| Category and year | Hawaii | United States |
|---|---------|---------------|
| Specified owner-occupied | | |
| 2018 | 265,364 | 77,708,394 |
| 2019 | 279,960 | 78,724,862 |
| 2021 | 306,653 | 83,396,988 |
| Specified owner-occupied with a mortgage | | |
| 2018: Number | 170,872 | 48,126,102 |
| Percent | 64.4 | 61.9 |
| 2019: Number | 180,304 | 48,603,972 |
| Percent | 64.4 | 61.7 |
| 2021: Number | 196,857 | 51,114,260 |
| Percent | 64.2 | 61.3 |
| Specified owner-occupied without a mortgage | | |
| 2018: Number | 94,492 | 29,582,292 |
| Percent | 35.6 | 38.1 |
| 2019: Number | 99,656 | 30,120,890 |
| Percent | 35.6 | 38.3 |
| 2021: Number | 109,796 | 32,282,728 |
| Percent | 35.8 | 38.7 |
| Median selected monthly owner costs (in dollars) | | |
| With a mortgage: 2018 | 2,354 | 1,566 |
| 2019 | 2,472 | 1,609 |
| 2021 | 2,584 | 1,672 |
| Without a mortgage: 2017 | 497 | 475 |
| 2018 | 519 | 498 |
| 2019 | 542 | 505 |
| 2021 | 596 | 539 |
| Median selected monthly owner costs as a percentage of household income | | |
| With a mortgage: 2018 | 25.3 | 21.2 |
| 2019 | 26.4 | 20.8 |
| 2021 | 26.1 | 20.8 |
| Without a mortgage: 2018 | (1/) | 11.5 |
| 2019 | (1/) | 10.8 |
| 2021 | (1/) | 11.0 |

Continued on next page.

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1/ The median falls in the lowest interval of an open-ended distribution.

Source: U.S. Census Bureau, American Community Survey 1-Year Estimates for the United States and Hawaii, Universe: Owner-occupied housing units "B25081 Mortgage Status" (annual), "B25088 Median Selected Monthly Owner Costs (Dollars) by Mortgage Status" (annual), and "B25092 Median Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months" (annual) <<http://data.census.gov/>> accessed July 14, 2023; and calculations by Hawaii State Department of Business, Economic Development & Tourism.