

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: 2021 AND 2022

[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]

Category and year	Hawaii	United States
Specified owner-occupied		
2021	306,653	83,396,988
2022	309,687	84,649,084
Specified owner-occupied with a mortgage		
2021: Number	196,857	51,114,260
Percent	64.2	61.3
2022: Number	194,384	51,394,498
Percent	62.8	60.7
Specified owner-occupied without a mortgage		
2021: Number	109,796	32,282,728
Percent	35.8	38.7
2022: Number	115,303	33,254,586
Percent	37.2	39.3
Median selected monthly owner costs (in dollars)		
With a mortgage: 2021	2,584	1,672
2022	2,683	1,775
Without a mortgage: 2021	596	539
2022	619	585
Median selected monthly owner costs as a percentage of household income		
With a mortgage: 2021	26.1	20.8
2022	26.3	20.9
Without a mortgage: 2021	(1/)	11.0
2022	(1/)	11.3

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 2, 2024; and calculations by Hawaii State Department of Business, Economic Development & Tourism.