

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: 2022 AND 2023

[Data based on a sample]

Category and year	Hawaii	United States
Specified owner-occupied		
2022	309,687	84,649,084
2023	308,421	85,685,869
Specified owner-occupied with a mortgage		
2022: Number	194,384	51,394,498
Percent	62.8	60.7
2023: Number	191,747	51,623,068
Percent	62.2	60.2
Specified owner-occupied without a mortgage		
2022: Number	115,303	33,254,586
Percent	37.2	39.3
2023: Number	116,674	34,062,801
Percent	37.8	39.8
Median selected monthly owner costs (in dollars)		
With a mortgage: 2022	2,683	1,775
2023	2,739	1,904
Without a mortgage: 2022	619	585
2023	675	629
Median selected monthly owner costs as a percentage of household income		
With a mortgage: 2022	26.3	20.9
2023	25.5	21.1
Without a mortgage: 2022	(1/)	11.0
2023	(1/)	11.5

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 3, 2025; and calculations by Hawaii State Department of Business, Economic Development & Tourism.