# Homeownership in the United States: 2005 to 2019 

American Community Survey Briefs

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Issued March 2021
ACSBR-010

## INTRODUCTION

The homeownership rate in the United States, measured as the percentage of the nation's occupied housing units that are owner-occupied units, has experienced substantial change over the last 15 years. ${ }^{1}$ This report provides information on homeownership in the United States from 2005 to 2019 using household-level data from the American Community Survey (ACS) at the national, state, and county levels. ${ }^{2}$

The U.S. Census Bureau's release of the 2015-2019 ACS 5-year estimates marks the first time that three consecutive nonoverlapping 5-year periods (2005-2009, 2010-2014, and 2015-2019) can be used in conjunction with one another for analysis. ${ }^{3}$ Coincidentally, these three nonoverlapping 5 -year periods also roughly align with significant events and changes experienced in housing markets throughout the nation. With the release of the 2015-2019 ACS 5-year estimates, this report uses ACS 5-year estimates during these three periods to analyze county-level homeownership rate data.

[^0]This allows all comparable counties, irrespective of population size, to be included in the analysis. ${ }^{4,5}$

In addition to using the ACS 5-year estimates to analyze counties, this report also uses ACS 1-year estimates to analyze homeownership rate data at the national and state levels. The national and state analyses focus on year-to-year change from 2005 to 2019; this focus on 1-year data allows for a more recent analysis than the 5-year county data. Since the 5-year data are period estimates, they are not directly comparable to the single year estimates. However, the 1-year and 5-year data together offer a more nuanced picture of how the national trend in the homeownership rate varied across states and counties.

## NATIONAL HOMEOWNERSHIP RATE

Using ACS 1-year data, Figure 1 shows that the national homeownership rate was among the highest of the 15-year period from 2005 to 2009, when the rate was about 66 to 67 percent, but by 2010 it had declined to 65.4 percent. This coincides with the first full calendar year after the Great Recession, an economic downturn coupled with a crash in the housing market that took place from 2007 to 2009.

[^1]Figure 1.
National Homeownership Rate: 2005-2019


Source: U.S. Census Bureau, 2005-2019 American Community Surveys, 1-year estimates.

By 2015, the homeownership rate was among the lowest of the 15-year period, with 63.0 percent of households living in owner-occupied units, about a 4.2 percentage-point drop from the 2007 rate. In 2019, the most recent year for which we have ACS data, 64.1 percent of households were homeowners, up from 63.0 percent in 2015 but still well below the peak years of 2005 to 2009.

## STATE HOMEOWNERSHIP RATES

Appendix Table 2 shows the state homeownership rates for all 50 states and the District of

Columbia. Figures 2a and 2b show the state homeownership rates from 2005 to 2019 for select states within each region of the nation.

The results show a consistent pattern of homeownership rate declines for states from 2009 to 2014. For the United States as a whole, 46 states and the District of Columbia experienced statistically significant decreases in homeownership. The states with among the largest decreases in homeownership include Arizona (6.0 percent), Nevada (5.7 percent), Georgia (4.8 percent), Rhode Island (4.6 percent), and

Florida (4.4 percent). ${ }^{6}$ Only four states-Arkansas, Hawaii, South Dakota, and Vermont-showed no statistically significant change in homeownership rate from 2009 to 2014, and no states showed statistically significant increases in their homeownership rates during this period.

Between 2014 and 2019, many states experienced a rebound in homeownership. Thirty-one states showed statistically significant increases in their

[^2]Figure 2a.
Select State Homeownership Rates: 2005-2019


Source: U.S. Census Bureau, 2005-2019 American Community Surveys, 1-year estimates.

Figure 2b.
Select State Homeownership Rates: 2005-2019


Source: U.S. Census Bureau, 2005-2019 American Community Surveys, 1-year estimates.
homeownership rates between 2014 and 2019. Among the states with the largest percentage-point increases were Wyoming (5.0), Arizona (4.2), Idaho (3.6), Hawaii (3.5), and Nevada (3.0). ${ }^{7}$ Only North Dakota and Connecticutwith percentage-point changes of 2.5 and 1.4, respectively-saw statistically significant decreases in their homeownership rates between 2014 and 2019. Eighteen states and the District of Columbia experienced no statistical change.

## COUNTY HOMEOWNERSHIP RATES

Table 1 shows counts of the total number of counties within each state and the total number of counties with negative and positive changes in homeownership rates when comparing the 2005-2009 5-year estimate to the 2010-2014 5-year estimate. Figure 3 visually shows these changes on a map of the United States. Among the 3,138 comparable counties nationally, there were 1,044 counties with a statistically significant change in their

[^3]homeownership rate between the 2005-2009 and 20102014 periods. ${ }^{8}$ A decrease in homeownership rate was experienced by 929 counties, while 115 experienced an increase. All 50 states and the District of Columbia had at least one county with a statistically significant decrease in homeownership, and no state had more counties with increases in homeownership than decreases. Among the states with the largest decreases in homeownership mentioned in the previous section, 9 of the 15 counties in Arizona, 8 of the 17 counties in Nevada, 50 of the 159 counties in Georgia, 3 of the 5 counties in Rhode Island, and 38 of the 67 counties in Florida showed statistically significant declines in homeownership. Across all five of these states, only Florida and Georgia had any counties with statistically significant increases in homeownership across the two periods. These data suggest that the national and state declines in homeownership during this time

[^4]were broadly experienced across many counties.

The county-level differences between the 2010-2014 and 2015-2019 ACS 5-year estimates show a more mixed set of trends, which likely reflects the longer reference period for the 5-year estimates. Because these estimates rely on data collected throughout the 5-year periods from 2010 to 2014 and 2015 to 2019, the recent rebound in homeownership rates does not appear as clearly as it does in the ACS 1-year estimates for states. Nonetheless, the county-level differences between these two 5-year periods' estimates show the extent of variation in counties' homeownership rate trajectories during this time.

Table 2 shows counts of the total number of counties within each state and the total number of counties with negative and positive changes in homeownership when comparing the 2010-2014 5-year estimate to the 2015-2019 5-year estimate. Among the 3,138 comparable counties nationally, there were 691 counties with a statistically significant change in their homeownership rate between the 2010-2014 and 2015-2019 periods. A decrease in

Table 1.
Summary of County Homeownership Rate Changes: 2005-2009 to 2010-2014
(For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>)

| State | Total counties and counties with statistically significant changes in homeownership rate (2010-2014 ACS 5-year estimate less the 2005-2009 ACS 5-year estimate) |  |  |
| :---: | :---: | :---: | :---: |
|  | Total | Decrease | Increase |
| United States. . . . . | 3,138 | 929 | 115 |
| Alabama | 67 | 15 | 2 |
| Alaska. | 26 | 2 | 2 |
| Arizona | 15 | 9 | Z |
| Arkansas | 75 | 10 | 6 |
| California. . . . . . . . . | 58 | 43 | 3 |
| Colorado | 64 | 19 | 2 |
| Connecticut | 8 | 6 | Z |
| Delaware. | 3 | 3 | Z |
| District of Columbia | 1 | 1 | Z |
| Florida | 67 | 38 | 2 |
| Georgia | 159 | 50 | 8 |
| Hawaii. | 5 | 1 | Z |
| Idaho | 44 | 11 | 3 |
| Illinois. | 102 | 23 | 7 |
| Indiana. | 92 | 28 | 1 |
| Iowa | 99 | 18 | 3 |
| Kansas | 105 | 27 | 5 |
| Kentucky . | 120 | 27 | 3 |
| Louisiana. | 64 | 12 | 3 |
| Maine . | 16 | 7 | 2 |
| Maryland | 24 | 16 | z |
| Massachusetts | 14 | 11 | z |
| Michigan . | 83 | 41 | 3 |
| Minnesota | 87 | 31 | 1 |
| Mississippi.. | 82 | 15 | 3 |
| Missouri . | 115 | 30 | 2 |
| Montana. . | 56 | 4 | 3 |
| Nebraska. | 93 | 11 | 5 |
| Nevada... | 17 | 8 | Z |
| New Hampshire | 10 | 6 | 1 |
| New Jersey . | 21 | 17 | 1 |
| New Mexico. | 33 | 6 | 2 |
| New York..... | 62 | 32 | 1 |
| North Carolina . | 100 | 34 | 1 |
| North Dakota | 53 | 4 | 2 |
| Ohio ...... | 88 | 42 | 1 |
| Oklahoma | 77 | 16 | 2 |
| Oregon..... | 36 | 18 | Z |
| Pennsylvania. . | 67 | 25 | 1 |
| Rhode Island. . | 5 | 3 | Z |
| South Carolina . | 46 | 19 | 4 |
| South Dakota . | 66 | 8 | 5 |
| Tennessee . | 95 | 28 | 1 |
| Texas..... | 254 | 48 | 12 |
| Utah.. | 29 | 10 | 1 |
| Vermont. | 14 | 2 | 1 |
| Virginia... | 132 | 37 | 2 |
| Washington. | 39 | 16 | Z |
| West Virginia | 55 | 7 | 3 |
| Wisconsin ... | 72 | 31 | 3 |
| Wyoming........ | 23 | 3 | 2 |

[^5]

Table 2.

## Summary of County Homeownership Rate Changes: 2010-2014 to 2015-2019

(For information on confidentiality protection, sampling error, nonsampling error, and definitions, see
<www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>)

| State | Total counties and counties with statistically significant changes in homeownership rate (2015-2019 ACS 5-year estimate less the 2010-2014 ACS 5-year estimate) |  |  |
| :---: | :---: | :---: | :---: |
|  | Total | Decrease | Increase |
| United States . . . . | 3,138 | 404 | 287 |
| Alabama | 67 | 11 | 9 |
| Alaska. . | 26 | 2 | 7 |
| Arizona | 15 | 3 | 6 |
| Arkansas | 75 | 12 | 6 |
| California. | 58 | 6 | 20 |
| Colorado | 64 | 6 | 7 |
| Connecticut | 8 | 5 | Z |
| Delaware | 3 | 2 | 1 |
| District of Columbia | 1 | Z | Z |
| Florida | 67 | 12 | 11 |
| Georgia | 159 | 33 | 12 |
| Hawaii. . | 5 | Z | 3 |
| Idaho | 44 | 3 | 5 |
| Illinois | 102 | 15 | 6 |
| Indiana. | 92 | 11 | 3 |
| lowa | 99 | 15 | 7 |
| Kansas | 105 | 9 | 4 |
| Kentucky | 120 | 10 | 2 |
| Louisiana | 64 | 12 | 2 |
| Maine . | 16 | Z | 4 |
| Maryland | 24 | 3 | 1 |
| Massachusetts | 14 | Z | 2 |
| Michigan | 83 | 12 | 8 |
| Minnesota | 87 | 15 | 5 |
| Mississippi. | 82 | 12 | 2 |
| Missouri | 115 | 11 | 5 |
| Montana. | 56 | 5 | 4 |
| Nebraska | 93 | 6 | 4 |
| Nevada. | 17 | Z | 4 |
| New Hampshire . . | 10 | Z | 1 |
| New Jersey | 21 | 10 | 1 |
| New Mexico. | 33 | 11 | 3 |
| New York. . . | 62 | 4 | 12 |
| North Carolina | 100 | 13 | 10 |
| North Dakota | 53 | 12 | 4 |
| Ohio. | 88 | 12 | 3 |
| Oklahoma | 77 | 16 | 8 |
| Oregon. . . | 36 | Z | 7 |
| Pennsylvania. | 67 | 13 | 2 |
| Rhode Island. . | 5 | Z | Z |
| South Carolina | 46 | 4 | 10 |
| South Dakota . | 66 | 6 | 7 |
| Tennessee . | 95 | 13 | 6 |
| Texas. . . | 254 | 29 | 22 |
| Utah . | 29 | 4 | 4 |
| Vermont. | 14 | 3 | 2 |
| Virginia. . | 132 | 11 | 13 |
| Washington. . | 39 | 2 | 7 |
| West Virginia | 55 | 4 | 7 |
| Wisconsin . . | 72 | 6 | 2 |
| Wyoming. . . . . . . . . | 23 | Z | 6 |

[^6]homeownership rate was experienced by 404 counties, while 287 experienced an increase.

Thirty states included more counties with statistically significant decreases in homeownership than increases, and 18 states had more counties with more increases than decreases. Among the states with more decreases than increases, Georgia had the largest net difference (21), with 33 counties experiencing decreases and 12 experiencing increases. Conversely, among the states with more increases than decreases, California had the largest net difference (14), with 20 counties experiencing increases and 6 experiencing decreases. Figure 4 highlights that changes between these two periods at the county level were varied, even within areas of a state itself. For example, some counties in Southern California experienced statistically significant increases, while other counties experienced statistically significant declines when
compared with estimates from the 2010-2014 period.

## CONCLUSION

After multiple years of declines in the wake of the Great Recession, the homeownership rate has leveled off and even begun to show signs of a small rebound in recent years. However, this national trend may not capture the specific experiences of individual states and counties, which varied in both the size and timing of homeownership rate changes during this period. This report describes the variation in homeownership rate changes across states and counties, illustrating the information available to ACS data users at the national, state, and county levels.

The homeownership rate has long been a key measure of economic well-being for the country and will continue to be monitored closely by stakeholders such as policymakers, community planners, and homebuilders. The effects from the Great Recession and housing market crash were clear, resulting
in widespread and long-lasting impacts to households' abilities to own a home. While recent years have witnessed an emerging rebound in homeownership, the global COVID-19 pandemic could pose a new challenge. The 2020 ACS and 2021 ACS, both 1 -year and 5-year, will be critical in understanding the impacts of this pandemic on the homeownership rate.

## SOURCE AND ACCURACY

The data presented in this report are based on the ACS sample interviewed each year from January 2005 through December 2019. The estimates based on these samples describe the person, household, and housing unit characteristics over the 2005 through 2019 1-year period of data collection as well as each 5-year period of data collection (2005-2009, 2010-2014, and 2015-2019). The ACS estimates are subject to both sampling and nonsampling error. Sampling error is the uncertainty between an estimate based on a sample and the corresponding value that

would be obtained if the estimate were based on the entire population (as from a census). Measures of sampling error are provided in the form of margins of error for estimates included in this report. All comparative statements in this report have undergone statistical testing, and comparisons are significant at the 90 percent confidence level unless otherwise noted.

In addition to sampling error, nonsampling error may be introduced during any of the operations used to collect and process survey data such as editing, reviewing, or keying data from questionnaires. For more information on sampling and estimation methods, confidentiality protection, and sampling and nonsampling errors, please see the 2019 ACS Accuracy of the Data document located at <www.census.gov/programs -surveys/acs/technical -documentation/code-lists.html>.

When comparing ACS estimates over time, it is necessary to consider changes to content, methodology, or geographic definitions. For more information about comparing ACS data across years or with a decennial census, please see Comparing ACS Data information located at <www.census.gov/programs -surveys/acs/guidance /comparing-acs-data.html>.

## WHAT IS THE AMERICAN COMMUNITY SURVEY?

The American Community Survey (ACS) is an annual, nationwide survey designed to provide communities with reliable and timely social, economic, housing, and demographic data for the nation, states, congressional districts, counties, places, and other localities. It has an annual sample size of about 3.5 million addresses across the United States and Puerto Rico and includes both housing units and group quarters (e.g., nursing facilities and prisons). ${ }^{1}$ The ACS is conducted in every county throughout the nation and every municipio in Puerto Rico (the Puerto Rico Community Survey).

Beginning in 2006, ACS 1-year estimates have been released annually for geographic areas with populations of 65,000 and greater. Beginning in 2010, ACS 5-year estimates have been released annually for all geographies down to the block-group level. Beginning in 2015, ACS 1-year Supplemental Estimates have been released annually for geographic areas with populations of 20,000 and greater. ACS 1-year and 5-year estimates are all period estimates that represent data collected within particular intervals of time-12 months and 60 months, respectively. For information on the ACS, visit
<www.census.gov/acs>.

## HOW TO ACCESS AMERICAN COMMUNITY SURVEY DATA

All ACS data products are released on the U.S. Census Bureau's primary data dissemination and digital content platform located at [https://data.census.gov](https://data.census.gov).

An additional method for obtaining ACS data is through the Census Bureau's Application Programming Interface (API), located at <www.census.gov/developers/>. This tool provides the public with maximum flexibility to query data directly from Census Bureau servers.

[^7]Appendix Table 1.

## Homeownership Estimates: 2005-2019

(For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>)

| Year | Total households |  | Homeowners |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number | Margin of error ( $\pm$ ) | Number | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) |
| 2005 | 111,090,617 | 143,140 | 74,318,982 | 292,216 | 66.9 | 0.2 |
| 2006 | 111,617,402 | 145,530 | 75,086,485 | 218,471 | 67.3 | 0.1 |
| 2007 | 112,377,977 | 144,356 | 75,515,104 | 227,236 | 67.2 | 0.1 |
| 2008 | 113,097,835 | 143,450 | 75,342,138 | 221,988 | 66.6 | 0.1 |
| 2009 | 113,616,229 | 161,397 | 74,843,004 | 217,682 | 65.9 | 0.1 |
| 2010 | 114,567,419 | 163,249 | 74,873,372 | 216,091 | 65.4 | 0.1 |
| 2011 | 114,991,725 | 179,541 | 74,264,435 | 230,440 | 64.6 | 0.1 |
| 2012 | 115,969,540 | 150,555 | 74,119,256 | 204,618 | 63.9 | 0.1 |
| 2013 | 116,291,033 | 141,632 | 73,843,861 | 212,871 | 63.5 | 0.1 |
| 2014 | 117,259,427 | 146,938 | 73,991,995 | 217,875 | 63.1 | 0.1 |
| 2015 | 118,208,250 | 155,130 | 74,506,512 | 228,238 | 63.0 | 0.1 |
| 2016 | 118,860,065 | 154,606 | 75,022,569 | 227,992 | 63.1 | 0.1 |
| 2017 | 120,062,818 | 161,148 | 76,684,018 | 243,713 | 63.9 | 0.1 |
| 2018 | 121,520,180 | 153,217 | 77,708,394 | 235,977 | 63.9 | 0.1 |
| 2019... | 122,802,852 | 137,327 | 78,724,862 | 240,723 | 64.1 | 0.1 |

[^8]Appendix Table 2.
Homeownership Percent Estimates by State: 2005-2019
(For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>)

|  | 2005 |  | 2006 |  | 2007 |  | 2008 |  | 2009 |  | 2010 |  | 2011 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| State | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | $\begin{aligned} & \text { Per- } \\ & \text { cent } \end{aligned}$ | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) |
| Alabama | 70.5 | 1.1 | 71.8 | 0.8 | 70.9 | 0.5 | 71.0 | 0.6 | 69.6 | 0.5 | 70.1 | 0.5 | 69.9 | 0.5 |
| Alaska. | 63.0 | 2.1 | 64.5 | 2.0 | 63.0 | 1.4 | 65.0 | 1.4 | 65.2 | 1.4 | 63.9 | 1.4 | 63.1 | 1.5 |
| Arizona | 68.2 | 0.9 | 68.5 | 0.8 | 68.1 | 0.5 | 68.1 | 0.5 | 67.1 | 0.5 | 65.2 | 0.5 | 63.7 | 0.6 |
| Arkansas | 67.8 | 1.5 | 68.3 | 1.1 | 67.7 | 0.7 | 67.4 | 0.7 | 66.0 | 0.8 | 67.4 | 0.7 | 66.6 | 0.7 |
| California | 58.4 | 0.5 | 58.4 | 0.3 | 58.0 | 0.2 | 57.0 | 0.2 | 56.6 | 0.2 | 55.6 | 0.2 | 54.9 | 0.2 |
| Colorado | 67.8 | 0.8 | 68.7 | 0.7 | 68.8 | 0.5 | 67.5 | 0.5 | 67.0 | 0.4 | 65.9 | 0.6 | 64.4 | 0.5 |
| Connecticut | 69.5 | 1.1 | 69.5 | 0.8 | 70.0 | 0.5 | 69.0 | 0.6 | 68.8 | 0.5 | 68.0 | 0.6 | 67.4 | 0.5 |
| Delaware | 72.4 | 1.8 | 74.4 | 1.1 | 72.5 | 1.0 | 73.5 | 1.3 | 73.6 | 1.1 | 73.0 | 1.1 | 71.6 | 1.2 |
| District of Columbia. | 42.5 | 2.0 | 45.8 | 2.0 | 44.5 | 1.1 | 43.4 | 1.6 | 44.8 | 1.3 | 42.5 | 1.6 | 41.2 | 1.2 |
| Florida . . . | 69.6 | 0.6 | 70.3 | 0.4 | 70.6 | 0.3 | 69.7 | 0.3 | 68.5 | 0.3 | 68.1 | 0.3 | 66.7 | 0.3 |
| Georgia | 66.8 | 0.8 | 67.7 | 0.7 | 68.5 | 0.4 | 67.4 | 0.4 | 67.0 | 0.4 | 66.2 | 0.4 | 64.6 | 0.5 |
| Hawaii. | 59.7 | 1.6 | 59.5 | 1.6 | 59.6 | 1.1 | 59.1 | 1.1 | 56.7 | 1.3 | 58.0 | 1.1 | 56.8 | 1.0 |
| Idaho | 71.4 | 1.8 | 71.3 | 1.1 | 72.1 | 1.0 | 70.9 | 1.0 | 71.5 | 0.9 | 69.6 | 0.9 | 68.7 | 1.0 |
| Illinois | 69.9 | 0.6 | 69.9 | 0.5 | 70.1 | 0.3 | 69.3 | 0.3 | 68.0 | 0.3 | 67.7 | 0.3 | 67.3 | 0.3 |
| Indiana | 72.0 | 1.0 | 72.1 | 0.7 | 71.6 | 0.4 | 71.8 | 0.4 | 70.4 | 0.4 | 70.3 | 0.4 | 69.7 | 0.5 |
| Iowa | 73.1 | 1.1 | 73.3 | 1.0 | 73.7 | 0.6 | 72.9 | 0.5 | 72.1 | 0.6 | 72.4 | 0.5 | 72.4 | 0.6 |
| Kansas | 69.5 | 1.3 | 69.9 | 0.9 | 70.2 | 0.6 | 69.4 | 0.5 | 67.8 | 0.6 | 68.1 | 0.6 | 67.8 | 0.6 |
| Kentucky | 70.6 | 1.1 | 70.7 | 0.9 | 70.7 | 0.6 | 69.5 | 0.5 | 68.6 | 0.5 | 68.6 | 0.6 | 68.9 | 0.6 |
| Louisiana | 67.8 | 1.3 | 68.5 | 1.0 | 67.9 | 0.6 | 68.5 | 0.6 | 67.9 | 0.5 | 67.6 | 0.6 | 66.4 | 0.5 |
| Maine | 71.8 | 1.6 | 72.8 | 1.5 | 74.0 | 0.9 | 72.1 | 0.9 | 72.7 | 0.8 | 72.7 | 0.9 | 71.0 | 0.9 |
| Maryland | 69.0 | 1.0 | 69.4 | 0.9 | 69.9 | 0.5 | 69.5 | 0.5 | 68.6 | 0.5 | 67.0 | 0.5 | 67.3 | 0.4 |
| Massachusetts | 64.0 | 1.0 | 64.9 | 0.6 | 65.1 | 0.4 | 64.5 | 0.5 | 64.2 | 0.5 | 62.2 | 0.4 | 62.1 | 0.5 |
| Michigan | 74.7 | 0.7 | 75.2 | 0.5 | 74.8 | 0.3 | 74.0 | 0.3 | 73.2 | 0.3 | 72.8 | 0.3 | 71.7 | 0.3 |
| Minnesota | 75.8 | 0.7 | 76.3 | 0.6 | 75.2 | 0.4 | 74.7 | 0.4 | 73.7 | 0.4 | 73.0 | 0.4 | 72.8 | 0.4 |
| Mississippi | 69.9 | 1.4 | 70.7 | 1.1 | 71.3 | 0.9 | 70.1 | 0.8 | 69.5 | 0.7 | 69.8 | 0.7 | 69.8 | 0.6 |
| Missouri | 70.6 | 0.9 | 70.7 | 0.7 | 70.7 | 0.4 | 70.1 | 0.5 | 69.1 | 0.5 | 69.0 | 0.5 | 68.0 | 0.5 |
| Montana. | 69.1 | 1.9 | 69.9 | 1.7 | 69.6 | 1.1 | 68.5 | 1.1 | 69.2 | 1.2 | 69.7 | 1.0 | 67.9 | 1.0 |
| Nebraska | 68.2 | 1.3 | 67.9 | 1.3 | 68.8 | 0.8 | 69.3 | 0.7 | 67.2 | 0.7 | 67.4 | 0.8 | 66.9 | 0.8 |
| Nevada. | 60.7 | 1.4 | 62.0 | 1.2 | 60.4 | 0.8 | 59.7 | 0.8 | 59.3 | 0.8 | 57.2 | 0.8 | 56.3 | 0.8 |
| New Hampshire | 73.0 | 1.6 | 72.1 | 1.4 | 74.1 | 0.8 | 72.3 | 0.9 | 72.5 | 0.8 | 71.7 | 0.9 | 71.5 | 0.9 |
| New Jersey | 67.3 | 0.7 | 67.3 | 0.7 | 67.3 | 0.4 | 67.0 | 0.3 | 66.1 | 0.4 | 66.4 | 0.4 | 65.0 | 0.4 |
| New Mexico. | 69.3 | 1.6 | 69.7 | 1.1 | 70.0 | 0.9 | 69.2 | 0.7 | 69.3 | 0.9 | 67.9 | 0.9 | 68.2 | 0.8 |
| New York. | 55.3 | 0.5 | 55.6 | 0.4 | 55.5 | 0.2 | 55.3 | 0.3 | 55.0 | 0.2 | 54.3 | 0.2 | 53.6 | 0.2 |
| North Carolina | 68.2 | 0.8 | 68.1 | 0.7 | 68.3 | 0.4 | 68.2 | 0.4 | 67.2 | 0.4 | 67.2 | 0.4 | 66.5 | 0.4 |
| North Dakota | 67.5 | 1.9 | 66.7 | 1.6 | 65.7 | 1.1 | 66.6 | 1.1 | 66.0 | 1.1 | 66.9 | 1.2 | 65.7 | 1.1 |
| Ohio | 69.9 | 0.6 | 70.0 | 0.5 | 69.7 | 0.3 | 69.0 | 0.3 | 68.0 | 0.3 | 68.4 | 0.4 | 67.0 | 0.3 |
| Oklahoma | 67.9 | 1.1 | 68.6 | 0.8 | 68.2 | 0.5 | 67.2 | 0.6 | 67.2 | 0.6 | 67.8 | 0.5 | 67.0 | 0.5 |
| Oregon. | 63.8 | 1.1 | 64.8 | 0.9 | 64.6 | 0.6 | 64.3 | 0.6 | 63.1 | 0.6 | 62.5 | 0.6 | 60.8 | 0.7 |
| Pennsylvania. | 71.5 | 0.6 | 71.7 | 0.4 | 71.6 | 0.3 | 70.8 | 0.3 | 70.5 | 0.3 | 70.1 | 0.3 | 69.5 | 0.3 |
| Rhode Island. | 62.7 | 1.8 | 63.0 | 1.9 | 63.6 | 1.0 | 62.4 | 1.1 | 63.4 | 1.0 | 60.8 | 1.2 | 60.6 | 1.2 |
| South Carolina | 70.1 | 1.2 | 70.3 | 0.9 | 70.0 | 0.6 | 70.6 | 0.6 | 70.1 | 0.5 | 68.7 | 0.5 | 69.2 | 0.6 |
| South Dakota | 69.0 | 1.7 | 69.2 | 1.8 | 68.1 | 1.1 | 69.2 | 1.0 | 67.9 | 1.2 | 68.0 | 1.1 | 68.5 | 1.2 |
| Tennessee | 69.3 | 1.0 | 69.9 | 0.8 | 69.9 | 0.5 | 69.8 | 0.5 | 69.2 | 0.5 | 68.1 | 0.5 | 67.3 | 0.5 |
| Texas. | 64.7 | 0.5 | 65.2 | 0.5 | 65.2 | 0.3 | 64.9 | 0.3 | 63.7 | 0.2 | 63.6 | 0.3 | 62.9 | 0.3 |
| Utah | 70.6 | 1.5 | 72.0 | 1.1 | 71.7 | 0.6 | 71.7 | 0.7 | 71.5 | 0.7 | 69.9 | 0.7 | 69.4 | 0.7 |
| Vermont | 71.1 | 2.0 | 71.9 | 2.0 | 72.8 | 1.1 | 72.2 | 1.1 | 71.3 | 1.2 | 70.4 | 1.3 | 71.3 | 1.0 |
| Virginia. | 69.6 | 1.0 | 69.9 | 0.8 | 69.5 | 0.4 | 68.7 | 0.4 | 68.1 | 0.4 | 67.7 | 0.4 | 67.3 | 0.5 |
| Washington. | 64.7 | 0.9 | 65.5 | 0.7 | 66.1 | 0.4 | 65.3 | 0.4 | 64.3 | 0.4 | 63.1 | 0.4 | 62.8 | 0.5 |
| West Virginia | 75.4 | 1.2 | 74.7 | 1.4 | 74.9 | 0.7 | 73.7 | 0.8 | 73.6 | 0.7 | 74.6 | 0.8 | 72.3 | 0.7 |
| Wisconsin | 70.1 | 0.8 | 70.5 | 0.6 | 70.1 | 0.4 | 70.1 | 0.4 | 69.0 | 0.4 | 68.7 | 0.5 | 67.9 | 0.4 |
| Wyoming . . | 71.5 | 2.3 | 69.5 | 2.3 | 69.3 | 1.5 | 70.1 | 1.7 | 70.9 | 1.7 | 69.7 | 1.4 | 70.6 | 1.3 |

See notes at end of table.

Appendix Table 2.
Homeownership Percent Estimates by State: 2005-2019—Con.
(For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>)

| 2012 |  | 2013 |  | 2014 |  | 2015 |  | 2016 |  | 2017 |  | 2018 |  | 2019 |  | State |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) | Percent | Margin of error ( $\pm$ ) |  |
| 68.8 | 0.5 | 68.0 | 0.6 | 67.7 | 0.6 | 67.9 | 0.6 | 68.5 | 0.6 | 68.0 | 0.5 | 68.0 | 0.6 | 68.8 | 0.5 | Alabama |
| 63.4 | 1.3 | 63.5 | 1.2 | 62.5 | 1.6 | 63.9 | 1.2 | 64.5 | 1.3 | 63.5 | 1.3 | 65.6 | 1.2 | 64.7 | 1.1 | Alaska |
| 62.6 | 0.5 | 62.1 | 0.5 | 61.1 | 0.5 | 61.9 | 0.4 | 63.2 | 0.5 | 64.7 | 0.5 | 64.8 | 0.5 | 65.3 | 0.5 | Arizona |
| 66.2 | 0.6 | 65.7 | 0.6 | 65.8 | 0.8 | 65.2 | 0.7 | 64.6 | 0.7 | 65.3 | 0.8 | 65.8 | 0.6 | 65.5 | 0.8 | Arkansas |
| 54.0 | 0.2 | 53.8 | 0.2 | 53.7 | 0.2 | 53.6 | 0.2 | 53.6 | 0.2 | 54.8 | 0.2 | 54.8 | 0.2 | 54.9 | 0.2 | California |
| 64.0 | 0.5 | 64.5 | 0.5 | 63.9 | 0.5 | 63.7 | 0.4 | 64.8 | 0.5 | 65.2 | 0.5 | 65.1 | 0.4 | 65.9 | 0.5 | Colorado |
| 66.9 | 0.6 | 66.3 | 0.6 | 66.4 | 0.6 | 66.2 | 0.6 | 64.8 | 0.6 | 66.2 | 0.5 | 65.8 | 0.6 | 65.0 | 0.6 | Connecticut |
| 70.8 | 1.1 | 71.7 | 1.1 | 70.3 | 1.1 | 70.8 | 1.1 | 69.8 | 1.3 | 70.9 | 1.2 | 71.0 | 1.1 | 70.3 | 1.2 | Delaware District of |
| 41.5 | 1.4 | 40.7 | 1.4 | 40.6 | 1.4 | 39.9 | 1.2 | 39.2 | 1.2 | 42.2 | 1.1 | 42.3 | 1.3 | 41.5 | 1.2 | Columbia |
| 65.6 | 0.3 | 64.8 | 0.3 | 64.1 | 0.3 | 63.8 | 0.3 | 64.1 | 0.3 | 65.2 | 0.3 | 65.9 | 0.3 | 66.2 | 0.3 | Florida |
| 63.7 | 0.5 | 62.7 | 0.4 | 62.2 | 0.4 | 61.8 | 0.4 | 61.5 | 0.4 | 62.9 | 0.5 | 63.8 | 0.4 | 64.1 | 0.5 | Georgia |
| 56.9 | 0.8 | 56.2 | 0.9 | 56.7 | 0.9 | 56.6 | 1.0 | 57.2 | 0.9 | 58.5 | 0.9 | 58.3 | 1.1 | 60.2 | 1.0 | Hawaii |
| 68.4 | 1.0 | 69.4 | 1.1 | 68.0 | 0.9 | 69.0 | 1.0 | 68.5 | 1.0 | 69.7 | 1.0 | 70.7 | 1.0 | 71.6 | 0.9 | Idaho |
| 66.6 | 0.3 | 65.9 | 0.3 | 65.5 | 0.3 | 65.3 | 0.3 | 65.3 | 0.3 | 66.2 | 0.3 | 66.0 | 0.3 | 66.0 | 0.3 | Illinois |
| 69.4 | 0.5 | 68.5 | 0.4 | 68.6 | 0.4 | 68.2 | 0.4 | 68.3 | 0.4 | 69.0 | 0.5 | 68.9 | 0.4 | 69.3 | 0.4 | Indiana |
| 71.9 | 0.6 | 70.8 | 0.5 | 70.9 | 0.5 | 70.7 | 0.6 | 70.6 | 0.5 | 71.6 | 0.6 | 71.3 | 0.6 | 70.5 | 0.6 | Iowa |
| 66.4 | 0.6 | 66.1 | 0.6 | 66.6 | 0.5 | 66.4 | 0.6 | 65.7 | 0.6 | 65.9 | 0.6 | 66.2 | 0.6 | 66.5 | 0.8 | Kansas |
| 67.0 | 0.5 | 67.4 | 0.5 | 66.1 | 0.5 | 66.3 | 0.6 | 66.8 | 0.5 | 66.5 | 0.5 | 67.4 | 0.6 | 67.0 | 0.6 | Kentucky |
| 65.7 | 0.6 | 66.0 | 0.6 | 64.4 | 0.5 | 64.6 | 0.6 | 64.3 | 0.6 | 65.2 | 0.6 | 65.5 | 0.6 | 66.5 | 0.7 | Louisiana |
| 71.4 | 0.7 | 70.2 | 0.9 | 71.3 | 0.9 | 71.0 | 0.7 | 71.9 | 0.9 | 73.2 | 0.9 | 71.2 | 0.9 | 72.2 | 1.1 | Maine |
| 66.5 | 0.4 | 66.5 | 0.4 | 65.9 | 0.5 | 65.9 | 0.5 | 65.9 | 0.5 | 66.7 | 0.5 | 66.9 | 0.5 | 66.8 | 0.5 | Maryland |
| 62.2 | 0.4 | 61.5 | 0.5 | 61.6 | 0.4 | 61.7 | 0.5 | 62.0 | 0.4 | 62.3 | 0.4 | 61.8 | 0.4 | 62.2 | 0.4 | Massachusetts |
| 71.1 | 0.4 | 70.6 | 0.3 | 70.2 | 0.3 | 70.4 | 0.3 | 70.3 | 0.3 | 71.3 | 0.3 | 71.2 | 0.3 | 71.6 | 0.3 | Michigan |
| 71.4 | 0.4 | 71.6 | 0.4 | 71.7 | 0.4 | 70.9 | 0.4 | 71.3 | 0.4 | 71.6 | 0.4 | 71.5 | 0.4 | 71.9 | 0.4 | Minnesota |
| 68.2 | 0.7 | 67.2 | 0.7 | 67.7 | 0.7 | 67.4 | 0.7 | 67.3 | 0.7 | 68.5 | 0.8 | 68.2 | 0.8 | 67.3 | 0.7 | Mississippi |
| 67.5 | 0.4 | 67.0 | 0.4 | 66.9 | 0.5 | 66.1 | 0.5 | 66.1 | 0.4 | 67.0 | 0.5 | 66.8 | 0.4 | 67.1 | 0.4 | Missouri |
| 67.1 | 0.9 | 66.9 | 1.0 | 66.4 | 1.1 | 66.7 | 1.0 | 68.0 | 1.2 | 69.2 | 0.9 | 67.5 | 1.1 | 68.9 | 1.0 | Montana |
| 66.3 | 0.7 | 66.0 | 0.7 | 65.9 | 0.6 | 65.9 | 0.6 | 65.3 | 0.7 | 66.3 | 0.8 | 66.1 | 0.6 | 66.3 | 0.8 | Nebraska |
| 54.9 | 0.7 | 54.3 | 0.6 | 53.6 | 0.6 | 54.0 | 0.7 | 54.9 | 0.7 | 56.6 | 0.7 | 56.8 | 0.6 | 56.6 | 0.7 | Nevada |
| 70.9 | 1.0 | 70.2 | 1.0 | 70.2 | 0.9 | 70.9 | 1.0 | 70.1 | 0.9 | 69.8 | 0.9 | 71.3 | 0.9 | 71.0 | 1.0 | New Hampshire |
| 65.1 | 0.4 | 64.0 | 0.4 | 63.3 | 0.3 | 63.0 | 0.3 | 63.2 | 0.4 | 63.8 | 0.4 | 64.0 | 0.3 | 63.3 | 0.4 | New Jersey |
| 67.7 | 0.9 | 67.9 | 0.8 | 66.9 | 0.7 | 67.5 | 0.7 | 67.4 | 0.9 | 67.9 | 0.8 | 66.2 | 0.8 | 68.1 | 0.9 | New Mexico |
| 53.7 | 0.2 | 53.7 | 0.2 | 53.0 | 0.3 | 53.1 | 0.3 | 53.3 | 0.2 | 53.8 | 0.3 | 53.7 | 0.3 | 53.5 | 0.3 | New York |
| 65.4 | 0.4 | 64.3 | 0.4 | 64.2 | 0.4 | 63.9 | 0.4 | 64.2 | 0.3 | 65.4 | 0.4 | 65.1 | 0.4 | 65.3 | 0.4 | North Carolina |
| 65.0 | 1.3 | 64.8 | 1.2 | 63.8 | 1.2 | 61.7 | 1.3 | 63.2 | 1.1 | 63.4 | 1.1 | 62.5 | 1.4 | 61.3 | 1.2 | North Dakota |
| 66.3 | 0.2 | 66.1 | 0.3 | 65.3 | 0.3 | 65.4 | 0.3 | 65.4 | 0.3 | 65.8 | 0.3 | 65.9 | 0.3 | 66.0 | 0.3 | Ohio |
| 66.4 | 0.4 | 65.5 | 0.5 | 65.1 | 0.5 | 65.3 | 0.4 | 64.9 | 0.5 | 65.5 | 0.5 | 65.4 | 0.5 | 65.5 | 0.5 | Oklahoma |
| 61.6 | 0.6 | 60.8 | 0.5 | 60.7 | 0.5 | 61.1 | 0.5 | 61.7 | 0.6 | 62.8 | 0.6 | 62.5 | 0.6 | 62.9 | 0.5 | Oregon |
| 68.9 | 0.2 | 68.9 | 0.3 | 68.8 | 0.3 | 68.7 | 0.3 | 68.5 | 0.3 | 68.3 | 0.3 | 68.6 | 0.3 | 68.4 | 0.3 | Pennsylvania |
| 60.0 | 1.0 | 60.4 | 1.2 | 58.8 | 1.1 | 59.0 | 1.3 | 58.0 | 1.2 | 60.8 | 1.1 | 61.8 | 1.1 | 61.7 | 1.4 | Rhode Island |
| 68.1 | 0.5 | 68.2 | 0.5 | 68.0 | 0.6 | 68.1 | 0.6 | 68.6 | 0.6 | 68.7 | 0.6 | 69.3 | 0.6 | 70.3 | 0.6 | South Carolina |
| 67.1 | 1.2 | 67.2 | 1.0 | 68.2 | 0.9 | 68.2 | 1.1 | 67.2 | 1.0 | 67.7 | 1.1 | 67.9 | 1.1 | 67.8 | 1.0 | South Dakota |
| 66.7 | 0.5 | 66.4 | 0.5 | 66.1 | 0.5 | 65.8 | 0.5 | 65.1 | 0.5 | 65.4 | 0.5 | 66.2 | 0.5 | 66.5 | 0.5 | Tennessee |
| 62.3 | 0.2 | 61.8 | 0.3 | 61.2 | 0.3 | 61.1 | 0.3 | 61.1 | 0.2 | 62.0 | 0.3 | 61.7 | 0.2 | 61.9 | 0.3 | Texas |
| 69.6 | 0.7 | 69.2 | 0.7 | 69.2 | 0.6 | 68.9 | 0.7 | 69.9 | 0.8 | 69.9 | 0.7 | 70.5 | 0.7 | 70.6 | 0.7 | Utah |
| 71.0 | 1.0 | 71.0 | 1.2 | 70.0 | 1.1 | 70.7 | 1.1 | 69.8 | 1.3 | 69.5 | 1.3 | 72.2 | 1.3 | 70.9 | 1.2 | Vermont |
| 66.2 | 0.4 | 65.6 | 0.5 | 65.3 | 0.5 | 65.0 | 0.4 | 65.3 | 0.4 | 66.6 | 0.4 | 65.9 | 0.4 | 66.1 | 0.4 | Virginia |
| 62.3 | 0.4 | 61.9 | 0.5 | 61.7 | 0.5 | 62.4 | 0.5 | 62.5 | 0.4 | 62.8 | 0.5 | 62.8 | 0.4 | 63.1 | 0.4 | Washington |
| 72.0 | 0.6 | 72.3 | 0.7 | 72.2 | 0.8 | 72.3 | 0.8 | 72.4 | 0.8 | 72.5 | 0.8 | 72.5 | 0.9 | 73.4 | 0.9 | West Virginia |
| 67.3 | 0.4 | 67.2 | 0.4 | 66.6 | 0.4 | 66.8 | 0.4 | 66.7 | 0.4 | 66.6 | 0.4 | 67.1 | 0.4 | 67.2 | 0.4 | Wisconsin |
| 69.0 | 1.6 | 69.1 | 1.5 | 66.9 | 1.4 | 68.0 | 1.4 | 68.8 | 1.6 | 70.8 | 1.6 | 70.3 | 1.5 | 71.9 | 1.6 | Wyoming |

[^9]Source: U.S. Census Bureau, 2005-2019 American Community Surveys, 1-year estimates.


[^0]:    ${ }^{1}$ For an additional, in-depth discussion of this and related housing issues during this time, see Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing," annual report series, 2005-2019, <www.jchs.harvard.edu>.
    ${ }^{2}$ The U.S. Census Bureau's Disclosure Review Board (DRB) and Disclosure Avoidance Officers have reviewed this data product for unauthorized disclosure of confidential information and have approved the disclosure avoidance practices applied to this release. DRB number: CBDRB-FY21-POPO01-0031.
    ${ }^{3}$ For more information about comparing 5-year estimates, please see the handbook "Understanding and Using American Community Survey Data: What All Data Users Need to Know," <www.census.gov /programs-surveys/acs/guidance/handbooks/general.html>.

[^1]:    ${ }^{4}$ Estimates presented here do not reflect the COVID-19 pandemic and its potential impact.
    ${ }^{5}$ For more information about this topic by Hispanic origin and race, see the interactive data visualization "Percentage of OwnerOccupied Housing Units: 2015-2019" at <www.census.gov/library /visualizations/interactive/acs-percentage-owner-hu-2015-2019.html>.

[^2]:    ${ }^{6}$ The point estimates for Arizona, Nevada, Georgia, Rhode Island, and Florida, while representing the largest point estimates, are not necessarily statistically different from each other, or from all other state estimates included in the table, but not referenced in the text.

[^3]:    ${ }^{7}$ The point estimates for Wyoming, Arizona, Idaho, Hawaii, and Nevada, while representing the largest point estimates, are not necessarily statistically different from each other, or from all other state estimates included in the table, but not referenced in the text.

[^4]:    ${ }^{8}$ Due to county boundary changes that occurred within the 2005-2009 and 20102014 time periods, the following county equivalents were excluded from comparison: Petersburg, Alaska; Prince of Wales-Hyder, Alaska; Hoonah-Angoon, Alaska; Bedford, Virginia; and Bedford City, Virginia.

[^5]:    Z Represents or rounds to zero.
    Note: Due to county boundary changes that occurred within the 2005-2009 and 2010-2014 time periods, the following county equivalents were excluded from comparison: Petersburg, Alaska; Prince of Wales-Hyder, Alaska; Hoonah-Angoon, Alaska; Bedford, Virginia; and Bedford City, Virginia.

    Source: U.S. Census Bureau, 2005-2009 and 2010-2014 American Community Surveys, 5-year estimates.

[^6]:    Z Represents or rounds to zero.
    Note: Due to county boundary changes that occurred within the 2005-2009 and 2010-2014 time periods, the following county equivalents were excluded from comparison: Petersburg, Alaska; Prince of Wales-Hyder, Alaska; Hoonah-Angoon, Alaska; Bedford, Virginia; and Bedford City, Virginia.

    Source: U.S. Census Bureau, 2010-2014 and 2015-2019 American Community Surveys, 5-year estimates.

[^7]:    ${ }^{1}$ Group quarters were added in 2006, the second year of full implementation. For more information, please see American Community Survey Design and Methodology located at <www.census.gov/programs-surveys/acs/methodology /design-and-methodology.html>.

[^8]:    Source: U.S. Census Bureau, 2005-2019 American Community Surveys, 1-year estimates.

[^9]:    Note: The margins of error for the 2005 and 2006 percent estimates were calculated using an approximation formula.

