

Housing Stock in 2022

Value of owner-occupied units (\$ Bil) ¹		\$43.2	Homeownership Rate		
Total Housing Units Occupied Housing Units Owner Occupied Units With Mortgage Without Mortgage Renter Occupied Units Vacant Units	328,817 299,343 211,508 123,168 88,340 87,835 29,474	58.2% 41.8% 9.0%	70.7%	68.8%	65.2%
Homeownership rate Median property value		70.7% \$204,300	District 02 Source: US Census Bureau, A	Kentucky American Community Sur	U.S. vey, 2022

/1 NAR estimate which is the number of owner-occupied housing units multiplied by the median property value.

Homeownership Rate by Race/Ethnicity and Age in 2022

By race	District 02	КҮ	U.S.
All	70.7%	68.8%	65.2%
White Alone	73.5%	72.6%	72.3%
Black Alone	42.1%	39.4%	44.1%
Amer. Indian/Alaskan Native	68.9%	28.5%	55.1%
Asian Alone	55.6%	59.6%	63.3%
Native Hawaiian/Pacific Is.	N/A	61.9%	44.4%
Some Other Race Alone	35.8%	39.3%	47.0%
Two or More Races	59.3%	55.4%	55.2%
Hispanic (ethnicity)	38.1%	46.3%	51.1%
By age of head of household:	District 02	КҮ	U.S.
25-34 years old	58%	51%	42%
35 to 44 years old	67%	65%	61%
45 to 54 years old	74%	74%	70%
55 and over years old	79%	79%	77%
* N means no data is reported			

Broadband Access in 2022

	District 02	КҮ	U.S.
Households with internet	267,884	1,631,160	118,377,653
Households with broadband	267,362	1,628,514	118,202,131
Percent of households with internet	89.5%	89.2%	91.2%
Percent of households with broadband	89.3%	89.1%	91.0%

Homeownership Rate in 2022

Household Income and Unemployment by Race in 2022

	Household Income	Unemployment Rate
All	\$61,768	0.0
White Alone	\$62,324	3.2
Black Alone	\$49,744	9.9
Amer. Indian/Alaskan Native	\$52,535	Ν
Asian Alone	\$85,709	Ν
Native Hawaiian/Pacific Is.	Ν	Ν
Some Other Race Alone	\$60,064	Ν
Two or More Races	\$57,757	9.2
Hispanic (ethnicity)	\$53 <i>,</i> 363	2.0
* N maans no data is reported		

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Monthly Housing Cost, Gross Rent, and Real Estate Taxes in 2022

Owner Occupied Units	Median household Income \$75,184	Median property value \$204,300	Price-to-income ratio* 2.7	Housing Cost ² \$873	Housing cost as percent of income** 14%
With Mortgage Without Mortgage Renter Occupied Units	\$91,110 \$53,346 \$35,793	\$223,700 \$175,200	2.5 3.3	\$1,298 \$436 \$846	17% 10% 28%

*Households are cost-burdened if they spend more than 30 percent of income on housing.

/2 Selected monthly owner cost is the sum of payment for mortgages, real estate taxes, various insurance, utilities, fuels, mobile home costs, and condominium fees. Gross rent includes contract rent, utilities, and fuels.

Median property value in the US	\$320,900
Median household income in the U.S.	\$74,755
Price-to-income	4.3
*Price to income ratio of 10 or higher is highly unaffordable.	

Where People Lived in 2022

	Owne	er-occupied	Rente	r-occupied	Total
1-unit, detached	186,008	87.9%	28,329	32.3%	71.6%
1-unit, attached	3,388	1.6%	3,754	4.3%	2.4%
2-unit	351	0.2%	14,488	16.5%	5.0%
3-4 unit	507	0.2%	7,491	8.5%	2.7%
5-9 unit	193	0.1%	12,804	14.6%	4.3%
10 or more unit	97	0.0%	11,683	13.3%	3.9%
Mobile home or other type	20,964	9.9%	9,286	10.6%	10.1%
	211,508	100.0%	87,835	100.0%	100.0%
Percent of homeowners in 1-uni	t homes	89.5%			
Percent of renters in 1-unit structures		36.5%			

