

### Housing Stock in 2022

Value of owner-occupied units (\$ Bil) <sup>1</sup>		\$52.9	Homeownership Rate
Total Housing Units Occupied Housing Units Owner Occupied Units With Mortgage Without Mortgage Renter Occupied Units Vacant Units	317,895 294,085 223,723 141,117 82,606 70,362 23,810	63.1% 36.9% 7.5%	76.1% 68.8% 65.2%
Homeownership rate Median property value		76.1% \$236,400	District 04 Kentucky U.S. Source: US Census Bureau, American Community Survey, 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 04	КҮ	U.S.
All	76.1%	68.8%	65.2%
White Alone	77.9%	72.6%	72.3%
Black Alone	40.0%	39.4%	44.1%
Amer. Indian/Alaskan Native	N/A	28.5%	55.1%
Asian Alone	63.5%	59.6%	63.3%
Native Hawaiian/Pacific Is.	N/A	61.9%	44.4%
Some Other Race Alone	54.0%	39.3%	47.0%
Two or More Races	64.3%	55.4%	55.2%
Hispanic (ethnicity)	52.4%	46.3%	51.1%
By age of head of household:	District 04	КҮ	U.S.
25-34 years old	60%	51%	42%
35 to 44 years old	74%	65%	61%
45 to 54 years old	81%	74%	70%
55 and over years old	84%	79%	77%
* N means no data is reported			

## **Broadband Access in 2022**

	District 04	КҮ	U.S.
Households with internet	268,895	1,631,160	118,377,653
Households with broadband	268,605	1,628,514	118,202,131
Percent of households with internet	91.4%	89.2%	91.2%
Percent of households with broadband	91.3%	89.1%	91.0%

#### Homeownership Rate in 2022

# Household Income and Unemployment by Race in 2022

	Household Income	Unemployment Rate
All	\$75,907	0.0
White Alone	\$76,135	3.5
Black Alone	\$49,876	4.0
Amer. Indian/Alaskan Native	\$72,758	Ν
Asian Alone	\$97,630	Ν
Native Hawaiian/Pacific Is.	-	Ν
Some Other Race Alone	\$87,713	Ν
Two or More Races	\$68,612	3.3
Hispanic (ethnicity)	\$64,549	Ν
* N maana 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 \$90,301	Median property value \$236,400	Price-to-income ratio* 2.6	Housing Cost <sup>2</sup> \$1,088	Housing cost as percent of income** 14%
With Mortgage Without Mortgage Renter Occupied Units	\$107,813 \$60,235 \$41,752	\$257,800 \$191,700	2.4 3.2	\$1,450 \$515 \$972	16% 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	192,378	86.0%	20,571	29.2%	72.4%
1-unit, attached	7,335	3.3%	2,930	4.2%	3.5%
2-unit	1,045	0.5%	18,200	25.9%	6.5%
3-4 unit	1,009	0.5%	6,191	8.8%	2.4%
5-9 unit	2,484	1.1%	7,133	10.1%	3.3%
10 or more unit	4,000	1.8%	11,071	15.7%	5.1%
Mobile home or other type	15,472	6.9%	4,266	6.1%	6.7%
	223,723	100.0%	70,362	100.0%	100.0%
Percent of homeowners in 1-uni	t homes	89.3%			
Percent of renters in 1-unit structures		33.4%			NATIONAL ASSOCIATION

