

Percent of Mortgaged Owners Spending 30 Percent or More of Household Income on Selected Monthly Owner Costs: 2007

Universe: Owner-occupied housing units with a mortgage 

Data Set: 2007 American Community Survey 1-Year Estimates

Survey: American Community Survey

Selected Monthly Owner Costs as a Percentage of Household Income

The information on selected monthly owner costs as a percentage of household income is the computed ratio of selected monthly owner costs to monthly household income. The ratio was computed separately for each unit and rounded to the nearest whole percentage. The data are tabulated only for owner-occupied units.

Separate distributions are often shown for units “with a mortgage” and for units “not mortgaged.” Units occupied by households reporting no income or a net loss are included in the “not computed” category. (For more information, see the discussion under “Selected Monthly Owner Costs.”)

Median Selected Monthly Owner Costs as a Percentage of Household Income. This measure divides the selected monthly owner costs as a percentage of household income distribution into two equal parts: one-half of the cases falling below the median selected monthly owner costs as a percentage of household income and one-half above the median. Median selected monthly owner costs as a percentage of household income is computed on the basis of a standard distribution. (See the “Standard Distributions” section under “[Derived Measures](#).”) Median selected monthly owner costs as a percentage of household income is rounded to the nearest tenth. (For more information on medians, see “[Derived Measures](#).”)

California	53	+/-0.3
COUNTY		
Alameda County	53.1	+/-1.6
Butte County	49	+/-4.2
Contra Costa County	54.8	+/-1.8
El Dorado County	54.4	+/-3.8
Fresno County	45.4	+/-1.9
Humboldt County	42.6	+/-5.2
Imperial County	48.1	+/-5.7
Kern County	48.9	+/-2.4
Kings County	42.3	+/-6.7
Lake County	59.2	+/-9.9

Los Angeles County	55.2	+/-0.7
Madera County	55.2	+/-6.1
Marin County	51.7	+/-3.4
Mendocino County	60.7	+/-7.7
Merced County	53.7	+/-4.6
Monterey County	59.3	+/-3.4
Napa County	55.9	+/-4.8
Nevada County	56.8	+/-6.4
Orange County	51.1	+/-1.1
Placer County	51.4	+/-3.1
Riverside County	57.2	+/-1.4
Sacramento County	50.2	+/-1.5
San Bernardino County	52.9	+/-1.5
San Diego County	53.2	+/-1.1
San Francisco County	51.7	+/-2.4
San Joaquin County	56.9	+/-2.6
San Luis Obispo County	51	+/-3.4
San Mateo County	51.8	+/-2.2
Santa Barbara County	54.6	+/-3.3
Santa Clara County	50.6	+/-1.6
Santa Cruz County	60.3	+/-3.8
Shasta County	49.1	+/-4.8
Solano County	50.7	+/-3.3

Sonoma County	55.5	+/-2.9
Stanislaus County	53.9	+/-2.8
Sutter County	49.6	+/-6.5
Tulare County	48.8	+/-3.8
Ventura County	52	+/-2.1
Yolo County	42	+/-4.5
Yuba County	49.3	+/-8.2

Source: U.S. Census Bureau, 2007 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see [Accuracy of the Data](#)). The effect of nonsampling error is not represented in these tables.

While the 2007 American Community Survey (ACS) data generally reflect the December 2006 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities. The 2007 Puerto Rico Community Survey (PRCS) data generally reflect the December 2005 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in PRCS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available. Selected migration, earnings, and income data are not available for certain geographic areas due to problems with group quarters data collection and imputation. See [Errata Note #44](#) for details.