HCOL By State, May 2023

STATE	# SAMPLED 202306	# SAMPLED 202206	% HOMES WITH NO MTG 202306	% HOMES WITH NO MTG 202206	# SAMPLED WITH TAX DATA 202306	# SAMPLED WITH TAX DATA 202206	TOTAL MONTHLY MTG PMTS 202306	TOTAL MONTHLY MTG PMTS 202206	TOTAL MONTHLY TAX COST 202306	TOTAL MONTHLY TAX COST 202206	MEAN MTG PMT 202306 (1)	MEAN MTG PMT 202206 (1)	MEAN TAX PMT 202306	MEAN TAX PMT 202206	MEAN TOTAL COST/MONTH 202306	MEAN TOTAL COST/MONTH 202206	ANNUAL % CHG, TOTAL MEAN COST/MONTH	MEDIAN MTG PMT 202306 (1)	MEDIAN MTG PMT 202206 (1)	MEDIAN TAX PMT 202306	MEDIAN TAX PMT 202206	MEDIAN TOTAL COST/MONTH 202306	MEDIAN TOTAL COST/MONTH 202206	ANNUAL % CHG, TOTAL MEDIAN COST/MONTH
Alaska	78,900	78,796	29.89	30.48	75,007	74,484	76,304,528	72,845,423	28,588,924	27,797,584	967	924	381	373	1,348	1,297	3.93	966	916	357	348	1,323	1,264	4.67
Alabama	609,623	607,369	40.96	41.23	521,485	518,102	371,409,459	346,327,748	61,320,801	54,355,749	609	570	118	105	727	675	7.70	463	445	84	75	547	520	5.19
Arkansas	378,355	374,177	44.95	45.03	363,488	357,663	226,272,963	209,418,346	51,951,915	47,751,073	598	560	143	134	741	694	6.77	365	354	112	104	477	458	4.15
Arizona	1,585,820	1,606,000	29.94	29.50	1,576,085	1,596,922	1,457,787,805	1,396,239,416	276,902,555	286,391,918	919	869	176	179	1,095	1,048	4.48	801	784	147	150	948	934	1.50
California	6,499,594	6,467,258	28.49	28.23	6,435,650	6,393,143	9,851,628,840	9,406,567,385	3,518,900,619	3,313,963,207	1,516	1,454	547	518	2,063	1,972	4.61	1,338	1,319	449	426	1,787	1,745	2.41
Colorado	1,370,144	1,367,971	27.07	26.96	1,357,218	1,359,665	1,685,538,181	1,567,985,854	328,828,912	332,435,332	1,230	1,146	242	244	1,472	1,390	5.90	1,111	1,074	205	208	1,316	1,282	2.65
Connecticut	904,584	898,743	31.55	30.86	904,534	898,675	886,578,002	857,850,976	546,290,076	528,115,657	980	955	604	588	1,584	1,543	2.66	835	825	519	504	1,354	1,329	1.88
District of Columbia	119,819	124,154	27.43	27.28	118,711	123,014	205,220,417	209,529,144	52,161,935	52,978,111	1,713	1,688	439	431	2,152	2,119	1.56	1,456	1,437	338	330	1,794	1,767	1.53
Delaware	160,408	150,228	36.55	34.04	143,391	131,044	125,478,216	118,665,042	32,026,933	29,241,916	782	790	223	223	1,005	1,013	-0.79	749	786	197	197	946	983	-3.76
Florida	4,632,676	4,598,091	38.66	38.68	4,598,593	4,569,535	3,593,593,409	3,310,830,541	1,424,740,758	1,294,442,717	776	720	310	283	1,086	1,003	8.28	586	566	232	213	818	779	5.01
Georgia	1,918,076	1,886,033	34.15	34.30	1,881,722	1,850,638	1,548,570,685	1,416,321,013	471,419,588	416,693,922	807	751	251	225	1,058	976	8.40	645	618	211	188	856	806	6.20
Hawaii	183,750	180,563	39.47	37.75	183,296	180,449	256,179,751	253,788,820	42,952,108	37,650,357	1,394	1,406	234	209	1,628	1,615	0.80	1,161	1,199	203	177	1,364	1,376	-0.87
Iowa	583,749	579,872	41.02	41.69	572,216	567,063	343,173,402	318,484,361	175,398,316	169,672,853	588	549	307	299	895	848	5.54	445	413	272	264	717	677	5.91
Idaho	404,336	399,740	37.88	38.52	399,263	394,080	335,431,809	293,643,935	84,041,314	75,086,120	830	735	210	191	1,040	926	12.31	648	616	182	161	830	777	6.82
Illinois	2,505,798	2,539,686	36.95	37.25	2,439,675	2,483,197	1,890,968,820	1,852,344,399	1,309,789,721	1,279,540,027	755	729	537	515	1,292	1,244	3.86	637	621	462	443	1,099	1,064	3.29
Indiana	1,216,630	1,216,711	38.50	39.25	1,196,424	1,189,630	686,366,685	635,805,285	227,698,833	211,180,931	564	523	190	178	754	701	7.56	453	424	163	151	616	575	7.13
Kansas	407,239	415,594	39.60	39.13	405,851	405,086	271,456,651	268,423,803	131,575,946	119,838,175	667	646	324	296	991	942	5.20	554	552	280	257	834	809	3.09
Kentucky	508,160	511,075	42.38	42.84	493,292	496,240	298,825,618	281,965,487	91,283,375	89,589,656	588	552	185	181	773	733	5.46	423	396	155	151	578	547	5.67
Louisiana	459,417	456,008	47.38	47.74	424,598	419,613	271,123,894	257,135,909	65,635,175	64,036,504	590	564	155	153	745	717	3.91	367	344	104	107	471	451	4.43
Massachusetts	1,573,839	1,565,461	25.56	25.01	1,572,986	1,564,782	1,883,122,557	1,796,649,737	926,193,947	872,131,300	1,197	1,148	589	557	1,786	1,705	4.75	1,072	1,046	502	475	1,574	1,521	3.48
Maine	282,094	276,915	42.31	42.56	281,566	276,229	161,403,912	150,916,530	91,220,802	84,460,245	572	545	324	306	896	851	5.29	388	370	283	266	671	636	5.50
Michigan	1,923,666	1,939,974	44.56	44.85	1,853,645	1,887,891	1,036,278,126	1,010,789,648	473,135,846	506,480,663	539	521	255	268	794	789	0.63	353	336	214	224	567	560	1.25
Minnesota	826,434	817,958	39.00	39.48	813,043	809,192	681,081,289	632,715,663	304,220,585	278,988,574	824	774	374	345	1,198	1,119	7.06	667	638	323	295	990	933	6.11
Missouri	1,058,848	1,060,695	37.17	37.71	1,050,581	1,054,936	685,229,627	645,136,705	252,189,890	250,717,621	647	608	240	238	887	846	4.85	517	494	203	200	720	694	3.75
Mississippi	48,846	48,288	53.84	54.67	41,687	41,065	24,294,743	22,887,615	5,868,925	5,722,306	497	474	141	139	638	613	4.08	71	68	109	108	180	176	2.27
Montana	160,321	162,236	42.57	41.61	156,942	157,981	126,817,831	119,551,561	41,603,234	40,596,030	791	737	265	257	1,056	994	6.24	631	624	251	243	882	867	1.73
North Carolina	2,144,740	2,100,052	37.13	37.36	2,084,609	2,040,781	1,617,804,173	1,452,254,347	405,390,373	382,117,377	754	692	194	187	948	879	7.85	597	566	165	159	762	725	5.10
North Dakota	72,106	72,279	38.68	39.18	70,789	70,949	51,907,031	48,768,464	21,602,837	20,637,657	720	675	305	291	1,025	966	6.11	616	591	269	256	885	847	4.49
Nebraska	324,943	321,776	40.95	40.64	307,802	306,147	198,013,163	181,906,658	118,473,230	109,059,410	609	565	385	356	994	921	7.93	441	430	329	302	770	732	5.19
New Hampshire	202,877	198,379	40.34	40.06	202,111	197,661	142,151,236	133,428,847	107,917,089	103,698,637	701	673	534	525	1,235	1,198	3.09	540	526	490	481	1,030	1,007	2.28
New Jersey	1,916,781	1,902,934	32.93	33.47	1,909,353	1,894,765	2,017,605,971	1,882,551,917	1,528,117,621	1,484,899,590	1,053	989	800	784	1,853	1,773	4.51	962	924	718	702	1,680	1,626	3.32
New Mexico	305,546	303,458	42.47	42.41	284,767	280,231	197,520,852	184,721,716	62,998,108	59,323,579	646	609	221	212	867	821	5.60	491	469	186	177	677	646	4.80
Nevada	629,513	604,108	25.06	24.46	614,007	603,153	648,254,046	584,142,857	97,237,840	99,733,301	1,030	967	158	165	1,188	1,132	4.95	973	942	125	132	1,098	1,074	2.23
New York	860,839	863,573	45.69	46.66	854,741	823,443	670,893,401	631,160,425	609,285,714	587,648,630	779	731	713	714	1,492	1,445	3.25	305	261	649	640	954	901	5.88
Ohio	1,888,735	1,909,579	42.20	42.18	1,858,683	1,882,847	959,094,869	927,414,202	532,885,038	516,356,632	508	486	287	274	795	760	4.61	369	359	238	227	607	586	3.58
Oklahoma	591,493	586,639	45.97	46.56	571,553	569,188	332,895,142	304,153,808	112,457,252	106,420,390	563	518	197	187	760	705	7.80	348	325	160	151	508	476	6.72
Oregon	793,661	786,962	36.18	35.59	775,992	759,363	768,400,699	722,685,507	305,029,647	290,420,420	968	918	393	382	1,361	1,300	4.69	870	862	341	332	1,211	1,194	1.42
Pennsylvania	2,060,797	2,053,485	42.86	42.49	2,046,007	2,018,769	1,333,787,646	1,273,864,984	561,361,288	628,165,888	647	620	274	311	921	931	-1.07	497	484	237	267	734	751	-2.26
Rhode Island	250,194	254,396	29.69	28.21	250,167	254,331	212,191,622	211,387,270	111,254,356	114,734,562	848	831	445	451	1,293	1,282	0.86	782	776	387	386	1,169	1,162	0.60
South Carolina	908,436	896,845	41.64	41.99	858,029	861,190	641,018,179	579,846,227	125,678,837	118,314,451	706	647	146	137	852	784	8.67	511	473	108	103	619	576	7.47
Tennessee	1,590,812	1,561,999	41.49	41.31	1,545,565	1,546,055	1,110,843,594	997,897,534	220,870,196	222,029,973	698	639	143	144	841	783	7.41	465	448	120	119	585	567	3.17
Texas	4,696,496	4,604,243	41.95	41.74	4,407,272	4,428,267	3,332,752,906	3,045,076,485	1,768,689,110	1,772,240,255	710	661	401	400	1,111	1,061	4.71	512	502	321	325	833	827	0.73
Utah	679,964	665,067	26.92	26.61	667,903	644,306	764,416,313	686,761,427	166,095,212	138,157,931	1,124	1,033	249	214	1,373	1,247	10.10	1,043	1,005	225	193	1,268	1,198	5.84
Virginia	1,355,610	1,342,779	32.25	32.81	1,335,174	1,323,871	1,243,233,120	1,159,335,366	356,194,908	325,427,838	917	863	267	246	1,184	1,109	6.76	829	796	242	223	1,071	1,019	5.10
Washington	1,316,545	1,323,826	30.20	31.36	1,303,547	1,308,287	1,648,141,469	1,535,100,131	658,083,752	610,519,959	1,252	1,160	505	467	1,757	1,627	7.99	1,113	1,059	455	426	1,568	1,485	5.59
Wisconsin	700,792	697,997	38.68	37.79	690,908	690,958	460,423,776	438,429,643	308,483,201	265,144,808	657	628	446	384	1,103	1,012	8.99	562	556	385	338	947	894	5.93
West Virginia	47,576	47,074	56.93	57.40	45,921	45,353	19,608,650	18,076,671	4,314,445	4,133,720	412	384	94	91	506	475	6.53	0	0	80	78	80	78	2.56
Wyoming	74,011	73,881	42.32	42.94	71,733	71,024	52,290,175	48,805,869	12,518,972	10,906,770	707	661	175	154	882	815	8.22	488	464	158	139	646	603	7.13

(1) Mean and median mortgage payments per month are total payments divided by total homes sampled, including those with no mortgages.
(2) Medians by state are the sum of medians by county within the state, weighted by county homeowner population, divided by homeowner population.
Vermont and South Dakota are omitted due to insufficient data. Maryland is temporarily omitted from this table due to irregularities with tax data provided to SMR. We are striving to fix this problem.

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