

Data in this infographic are sourced from the following:

**American Community Survey, U.S. Census Bureau;** 2018 to 2022 5-Year Estimates:

DP04, DP05, S1101, S2101, S1701, S1501, DP03, B19122, S1901

**Lightcast;** 2023.4 Dataset:

QCEW Employees, Non-QCEW Employees, and Self-Employed

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Additional infographics for this county and others across the state are available.

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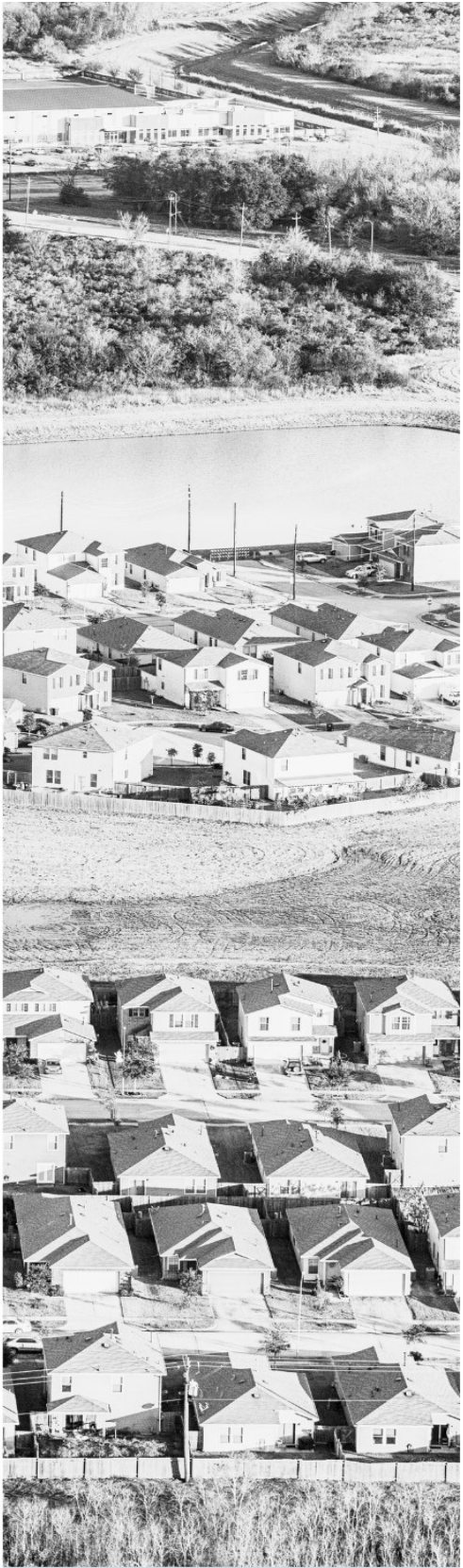
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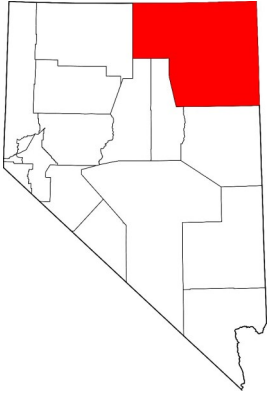
# ELKO COUNTY 2025

## HOUSING SNAPSHOT - DEMOGRAPHIC & ECONOMIC CHARACTERISTICS

University of Nevada, Reno Extension  
Publication Date: January 2025  
*For Informational Purposes*

This fact sheet contains baseline housing demand data to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

Demographic and economic data are commonly used for evaluating a community's housing market. Understanding the data on population, age, race & ethnicity, poverty, and educational attainment helps illustrate the people in the community, while economic characteristics such as income, employment, and occupations provide an understanding of the community's capacity and resources. Learning about these traits facilitate the analysis of housing availability and affordability in the communities.

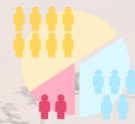


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## Demographics & Economics

City/Region	 Population	 Age	 Household	 Home Ownership	 Labor	 Employment	 Income
Elko County	<b>53,600</b> (4.0% growth since 2015)	Approximately 24.5% of the population are 55 years or older, 25.4% is 35 and 54, and 21.5% is between 20 and 34 years.	<b># of Households:</b> 19,032 <b># of Families:</b> 13,043 <b>Avg. Household Size:</b> 2.77	<b>Home Ownership Rate:</b> 68.4% <b>Owners w/o Mortgage:</b> 40.4%	<b>Labor Force Participation Rate:</b> 67.1% <b>Unemployment Rate:</b> 4.7%	<b>Total Employment:</b> 24,041	<b>2022 Median HH Income:</b> \$87,755 <b>Average Hourly Wage Rate:</b> \$35.30
Carlin	<b>2,366</b> (4.4% of county total)	Approximately 24.3% of the population are 55 years or older, 26.4% is 35 and 54, and 26.9% is between 20 and 34 years.	<b># of Households:</b> 841 <b># of Families:</b> 544 <b>Avg. Household Size:</b> 2.64	<b>Home Ownership Rate:</b> 58.4% <b>Owners w/o Mortgage:</b> 51.9%	<b>Labor Force Participation Rate:</b> 65.6% <b>Unemployment Rate:</b> 5.0%	<b>Total Employment:</b> 876	<b>2022 Median HH Income:</b> \$68,207 <b>Average Hourly Wage Rate:</b> \$40.65
Elko	<b>20,513</b> (38.3% of county total)	Approximately 23.5% of the population are 55 years or older, 24.4% is 35 and 54, and 26.1% is between 20 and 34 years.	<b># of Households:</b> 7,802 <b># of Families:</b> 4,809 <b>Avg. Household Size:</b> 2.56	<b>Home Ownership Rate:</b> 59.4% <b>Owners w/o Mortgage:</b> 37.5%	<b>Labor Force Participation Rate:</b> 68.4% <b>Unemployment Rate:</b> 4.5%	<b>Total Employment:</b> 15,707	<b>2022 Median HH Income:</b> \$85,000 <b>Average Hourly Wage Rate:</b> \$36.34
Spring Creek	<b>15,062</b> (28.1% of county total)	Approximately 25.4% of the population are 55 years or older, 23.7% is 35 and 54, and 19.8% is between 20 and 34 years.	<b># of Households:</b> 4,851 <b># of Families:</b> 3,650 <b>Avg. Household Size:</b> 3.10	<b>Home Ownership Rate:</b> 89.5% <b>Owners w/o Mortgage:</b> 29.9%	<b>Labor Force Participation Rate:</b> 66.1% <b>Unemployment Rate:</b> 3.7%	<b>Total Employment:</b> 2,338	<b>2022 Median HH Income:</b> \$109,952 <b>Average Hourly Wage Rate:</b> \$34.94
Wells	<b>1,057</b> (2.0% of county total)	Approximately 25.3% of the population are 55 years or older, 40.7% is 35 and 54, and 5.7% is between 20 and 34 years.	<b># of Households:</b> 303 <b># of Families:</b> 178 <b>Avg. Household Size:</b> 3.47	<b>Home Ownership Rate:</b> 67.7% <b>Owners w/o Mortgage:</b> 41.0%	<b>Labor Force Participation Rate:</b> 65.6% <b>Unemployment Rate:</b> 0.4%	<b>Total Employment:</b> 945	<b>2022 Median HH Income:</b> \$55,917 <b>Average Hourly Wage Rate:</b> \$36.86
West Wendover	<b>4,513</b> (8.4% of county total)	Approximately 11.6% of the population are 55 years or older, 37.9% is 35 and 54, and 15.7% is between 20 and 34 years.	<b># of Households:</b> 1,771 <b># of Families:</b> 1,289 <b>Avg. Household Size:</b> 2.55	<b>Home Ownership Rate:</b> 41.3% <b>Owners w/o Mortgage:</b> 64.2%	<b>Labor Force Participation Rate:</b> 79.0% <b>Unemployment Rate:</b> 3.0%	<b>Total Employment:</b> 3,142	<b>2022 Median HH Income:</b> \$80,342 <b>Average Hourly Wage Rate:</b> \$31.55
Rest of County	<b>10,089</b> (18.8% of county total)	Approximately 30.9% of the population are 55 years or older, 22.5% is 35 and 54, and 17.6% is between 20 and 34 years.	<b># of Households:</b> 3,464 <b># of Families:</b> 2,573 <b>Avg. Household Size:</b> N/A	<b>Home Ownership Rate:</b> N/A <b>Owners w/o Mortgage:</b> 54.1%	<b>Labor Force Participation Rate:</b> 61.9% <b>Unemployment Rate:</b> 8.2%	<b>Total Employment:</b> 1,032	<b>2022 Median HH Income:</b> N/A <b>Average Hourly Wage Rate:</b> N/A

Data details and citations can be found on the back page.



Data in this infographic are sourced from the following:

**American Community Survey, U.S. Census Bureau;** 2018 to 2022 5-Year Estimates:

B25004, B25007, B25027 DP04, S2503

**SOCDS Building Permits Database;** Accessed December 2023

**Nevada Division of Housing;** Accessed January 2024

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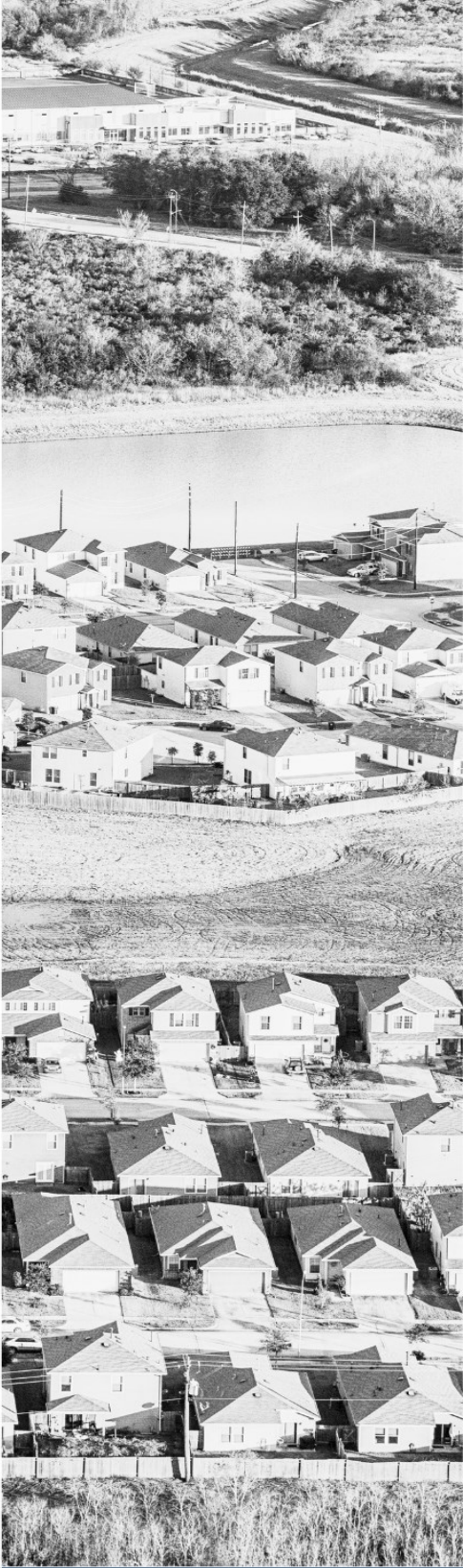
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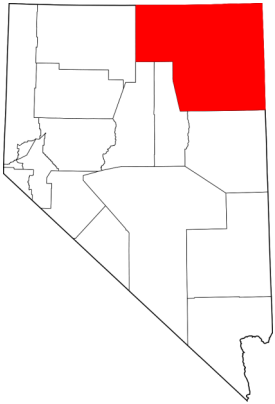
# ELKO COUNTY 2025

## HOUSING SNAPSHOT - HOUSING SUPPLY CHARACTERISTICS

University of Nevada, Reno Extension  
Publication Date: January 2025  
*For Informational Purposes*

This fact sheet contains baseline housing supply data to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

Before any analysis can be completed, an understanding of the current housing supply must be achieved. Here, common housing data, such as total housing units, structure type, age of housing, vacancy, and tenure are shown. This baseline data illustrates the current state of housing in the county and selected communities. Learning about these traits facilitate the analysis of housing availability and affordability in the region.





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Housing Supply

City/Region	 Housing Units	 Subsidized	 Age of Housing	 Housing Structures	 Housing Value	 Vacancy Status
Elko County	<b>Total Housing Units:</b> 21,838	Units administered through housing programs:684	Built 2010 or later: 12.3% Built 1970 to 2009: 70.7% Build 1969 or Earlier: 17.0%	Single Family: 58.8% Mobile Home, RV: 22.1% Multi-Family: 19.1%	Less than \$150,000: 18.0% \$150,000-\$299,999: 40.5% \$300,000 or more : 41.5%	<b>Total Units:</b> 2806 For Rent 27.7% For Sale 6.3% For Seasonal or Occasional Use 21.2% For Migrant Workers 0.0% Other Vacant 44.8%
Carlin	<b>Total Housing Units:</b> 1,027 % of the County's total units.	Units administered through housing programs: 0	Built 2010 or later: 0.0% Built 1970 to 2009: 69.9% Build 1969 or Earlier: 30.1%	Single Family: 57.9% Mobile Home, RV: 37.0% Multi-Family: 5.2%	Less than \$150,000: 20.8% \$150,000-\$299,999: 60.5% \$300,000 or more : 18.7%	<b>Total Units:</b> 186 For Rent 6.0% For Sale 8.6% For Seasonal or Occasional Use 0.0% For Migrant Workers 0.0% Other Vacant 85.4%
Elko	<b>Total Housing Units:</b> 8,763 % of the County's total units.	Units administered through housing programs: 397	Built 2010 or later: 15.45% Built 1970 to 2009: 58.5% Build 1969 or Earlier: 26.1%	Single Family: 54.8% Mobile Home, RV: 14.9% Multi-Family: 30.3%	Less than \$150,000: 16.3% \$150,000-\$299,999: 41.9% \$300,000 or more : 41.8%	<b>Total Units:</b> 961 For Rent 38.5% For Sale 9.5% For Seasonal or Occasional Use 14.6% For Migrant Workers 0.0% Other Vacant 37.4%
Spring Creek	<b>Total Housing Units:</b> 5,134 % of the County's total units.	Units administered through housing programs: 0	Built 2010 or later: 16.4% Built 1970 to 2009: 80.8% Build 1969 or Earlier: 2.7%	Single Family: 78.5% Mobile Home, RV: 18.7% Multi-Family: 2.8%	Less than \$150,000: 8.1% \$150,000-\$299,999: 42.2% \$300,000 or more : 49.8%	<b>Total Units:</b> 283 For Rent 23.6% For Sale 0 For Seasonal or Occasional Use 7.1% For Migrant Workers 0 Other Vacant 69.3%
Wells	<b>Total Housing Units:</b> 510 % of the County's total units.	Units administered through housing programs: 17	Built 2010 or later: 9.8% Built 1970 to 2009: 65.5% Build 1969 or Earlier: 24.7%	Single Family: 54.1% Mobile Home, RV: 27.8% Multi-Family: 18.0%	Less than \$150,000: 33.1% \$150,000-\$299,999: 52.2% \$300,000 or more : 14.6%	<b>Total Units:</b> 207 For Rent 9.6% For Sale 12.6% For Seasonal or Occasional Use 26.1% For Migrant Workers 0 Other Vacant 51.7%
West Wendover	<b>Total Housing Units:</b> 1,938 % of the County's total units.	Units administered through housing programs: 169	Built 2010 or later: 1.8% Built 1970 to 2009: 96.4% Build 1969 or Earlier: 1.8%	Single Family: 25.6% Mobile Home, RV: 32.8% Multi-Family: 41.6%	Less than \$150,000: 40.6% \$150,000-\$299,999: 45.0% \$300,000 or more : 14.4%	<b>Total Units:</b> 167 For Rent 22.0% For Sale 10.2% For Seasonal or Occasional Use 19.8% For Migrant Workers 0 Other Vacant 48.0%
Rest of County	<b>Total Housing Units:</b> 4,466 % of the County's total units.4,466	Units administered through housing programs: 101	Built 2010 or later: 9.1% Built 1970 to 2009: 72.6% Build 1969 or Earlier: 18.3%	Single Family: 59.4% Mobile Home, RV: 31.3% Multi-Family: 9.3%	Less than \$150,000: 29.9% \$150,000-\$299,999: 29.0% \$300,000 or more : 41.2%	<b>Total Units:</b> 1,002 For Rent 14.0% For Sale 2.4% For Seasonal or Occasional Use 34.9% For Migrant Workers 0 Other Vacant 48.7%

Terminology

**Tenure**— The classification of a housing unit between owner-occupied and renter-occupied.

**Vacancy**— Vacant housing units are those units that are unoccupied for a majority of the year. Only some of these units are available to be moved in to, those labeled ‘For Rent’ or ‘For Sale’.

Other labels suggest that these may not be available. For instance, ‘Seasonal or Occasional’ suggests that the units are second homes used for vacation. ‘Other’ often suggests the units are condemned or otherwise unlivable. ‘Other’ also includes units that are rented, or sold, but not currently occupied.

Building Permits

In 2022, 104 single family building permits were issued throughout Elko County.

Since 2005, 768 multi-family unit permits have been issued.

Data details and citations can be found on the back page.



Data in this infographic are sourced from the following:

**American Community Survey, U.S. Census Bureau;** 2017 to 2021 5-Year Estimates:

B25011, DP04

**U.S. Department of Housing and Urban Development;**

CHAS, 5-Year Estimates, 2015 to 2019

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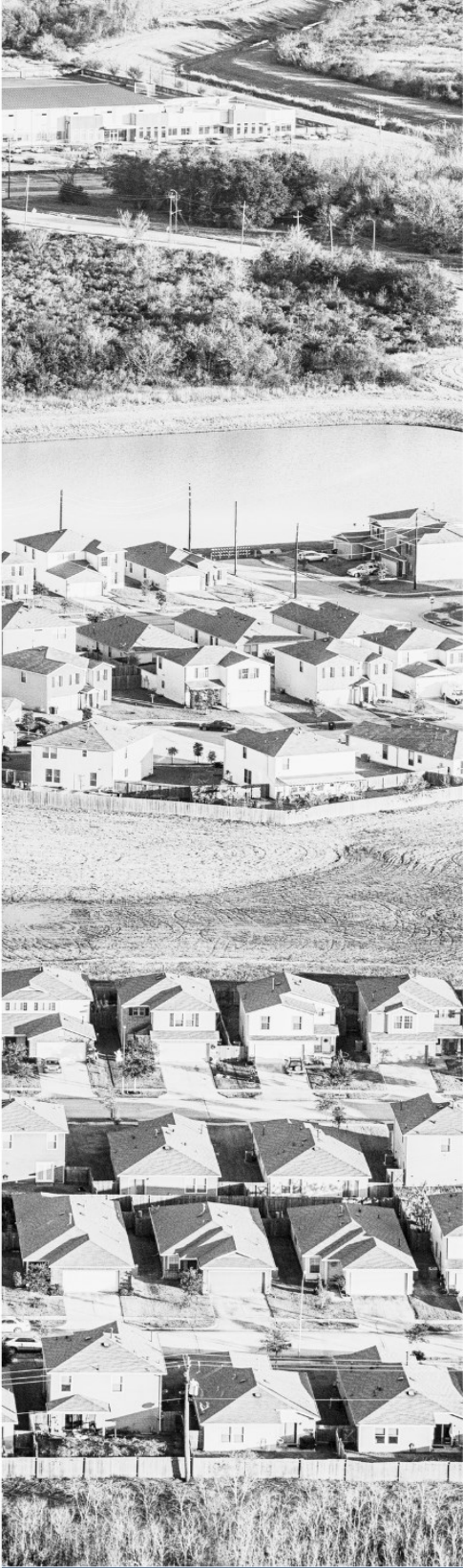
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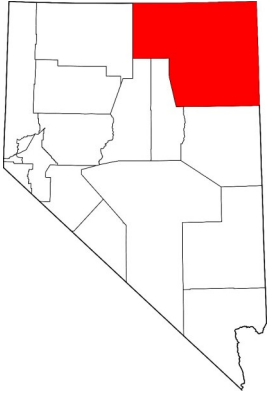
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# ELKO COUNTY 2025



## HOUSING SNAPSHOT - HOUSING DEMAND CHARACTERISTICS

University of Nevada, Reno Extension  
Publication Date: January 2025  
*For Informational Purposes*

This fact sheet contains baseline housing supply data to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.







'More housing' does not always fix a housing problem. Housing solutions must match the needs of a community. Households of different sizes and different income levels require varied housing units. Looking at household size, home values, median income, and cost burden can help facilitate the analysis of housing demand in the region.







Housing Demand

Region	 Owner Occupied Bedrooms	 Renter Occupied Bedrooms	 Average Household Size	 Income & Tenure	 Gross Rent	 Cost Burden
Elko County	1 or fewer bedrooms: 2.4% 2 bedrooms: 12.7% 3 or more bedrooms: 84.9%	1 or fewer bedrooms: 16.8% 2 bedrooms: 33.9% 3 or more bedrooms: 49.3%	Owner Occupied:  2.91  Renter Occupied:  2.47	24.2% of owners and 39.0% of renters earn less than \$50,000	Less than \$500: 8.9% \$500-\$999: 30.1% \$1,000-\$1,499: 35.9% Greater than \$1,500: 15.8% No Rent: 9.2%	Owner Occupied: 16.3% overburdened Renter Occupied: 27.9% overburdened
Carlin	1 or fewer bedrooms: 2.2% 2 bedrooms: 15.3% 3 or more bedrooms: 82.5%	1 or fewer bedrooms: 6.6% 2 bedrooms: 53.4% 3 or more bedrooms: 40.0%	Owner Occupied:  2.32  Renter Occupied:  3.09	29.5% of owners and 22.9% of renters earn less than \$50,000	Less than \$500: 4.9% \$500-\$999: 20.9% \$1,000-\$1,499: 74.3% Greater than \$1,500: 0.0% No Rent: 0.0%	Owner Occupied: 13.2% overburdened Renter Occupied: 24.6% overburdened
Elko	1 or fewer bedrooms: 4.8% 2 bedrooms: 13.4% 3 or more bedrooms: 81.8%	1 or fewer bedrooms: 23.1% 2 bedrooms: 46.3% 3 or more bedrooms: 30.6%	Owner Occupied:  2.83  Renter Occupied:  2.18	27.2% of owners and 39.9% of renters earn less than \$50,000	Less than \$500: 7.6% \$500-\$999: 23.9% \$1,000-\$1,499: 47.3% Greater than \$1,500: 18.9% No Rent: 2.3%	Owner Occupied: 17.3% overburdened Renter Occupied: 29.7% overburdened
Spring Creek	1 or fewer bedrooms: 0.0% 2 bedrooms: 8.5% 3 or more bedrooms: 91.5%	1 or fewer bedrooms: 4.1% 2 bedrooms: 25.7% 3 or more bedrooms: 70.1%	Owner Occupied:  3.05  Renter Occupied:  3.58	15.2% of owners and 33.2% of renters earn less than \$50,000	Less than \$500: 0.0% \$500-\$999: 20.6% \$1,000-\$1,499: 33.2% Greater than \$1,500: 44.2% No Rent: 2.0%	Owner Occupied: 14.5% overburdened Renter Occupied: 19.6% overburdened
Wells	1 or fewer bedrooms: 0.0% 2 bedrooms: 18.0% 3 or more bedrooms: 82.0%	1 or fewer bedrooms: 0.0% 2 bedrooms: 51.0% 3 or more bedrooms: 49.0%	Owner Occupied:  3.72  Renter Occupied:  2.94	39.5% of owners and 60.2% of renters earn less than \$50,000	Less than \$500: 25.5% \$500-\$999: 17.3% \$1,000-\$1,499: 22.4% Greater than \$1,500: 11.2% No Rent: 23.5%	Owner Occupied: 6.5% overburdened Renter Occupied: 47.0% overburdened
West Wendover	1 or fewer bedrooms: 0.0% 2 bedrooms: 3.3% 3 or more bedrooms: 96.7%	1 or fewer bedrooms: 10.7% 2 bedrooms: 7.2% 3 or more bedrooms: 82.1%	Owner Occupied:  2.79  Renter Occupied:  2.38	224.5% of owners and 44.9% of renters earn less than \$50,000	Less than \$500: 6.6% \$500-\$999: 60.4% \$1,000-\$1,499: 6.6% Greater than \$1,500: 0.0% No Rent: 26.3%	Owner Occupied: 16.0% overburdened Renter Occupied: 32.5% overburdened
Rest of County	1 or fewer bedrooms: 3.1% 2 bedrooms: 20.1% 3 or more bedrooms: 76.8%	1 or fewer bedrooms: 14.5% 2 bedrooms: 15.2% 3 or more bedrooms: 70.3%	Owner Occupied:  N/A  Renter Occupied:  N/A	31.8% of owners and 35.7% of renters earn less than \$50,000	Less than \$500: 21.3% \$500-\$999: 27.5% \$1,000-\$1,499: 16.7% Greater than \$1,500: 13.9% No Rent: 20.7%	Owner Occupied: 19.2% overburdened Renter Occupied: 18.1% overburdened

Terminology

**Gross Rent**— This includes contract rent as well as basic utility costs for the housing unit (such as electricity, water, sewer, and natural gas.)

**Cost Burden**— Per the definition from HUD, a household is ‘**overburdened**’ if it spends more than 30% of monthly gross income on housing costs.

**Housing costs** include both the rent or mortgage on the unit, as well as additional costs including utilities, property taxes, and insurance.

All data in this table refers to total households in the region, not total housing units.



Data in this infographic are sourced from the following:

**American Community Survey (ACS):** 2018-2022 5-Year Estimates:  
S2503, S2506

**County Assessor's Office**

**Zillow Housing Research:** <https://www.zillow.com/research/>

**Housing Affordability Calculator:** <https://www.calculator.net/>

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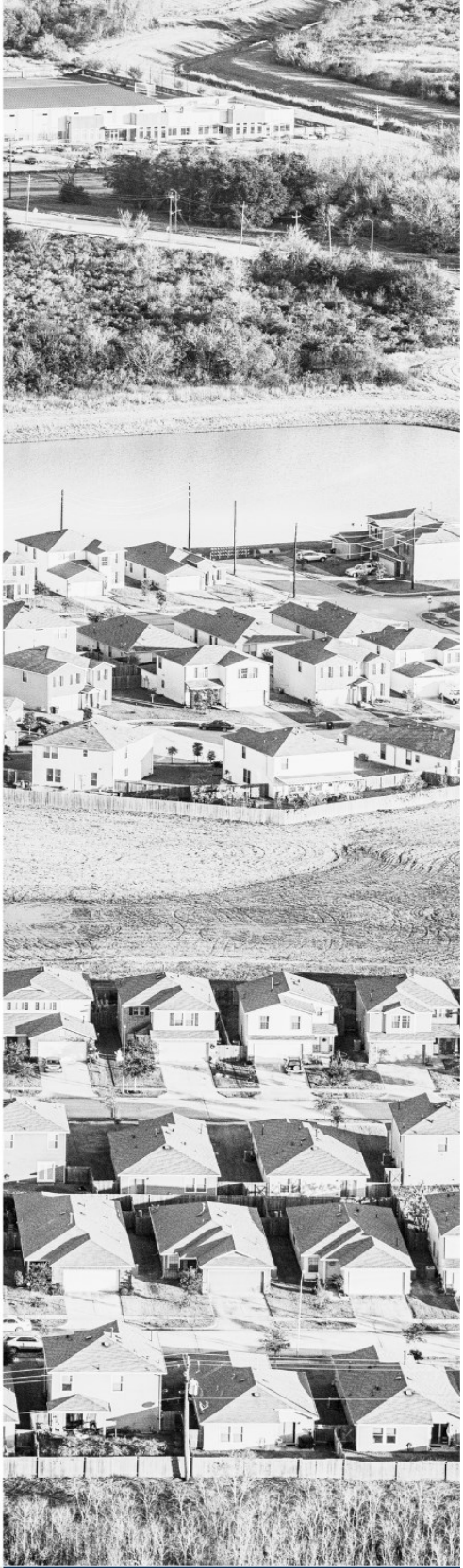
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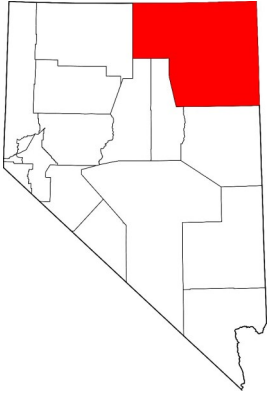
# ELKO COUNTY 2025

## HOUSING SNAPSHOT - HOUSING AFFORDABILITY ANALYSIS

University of Nevada, Reno Extension  
Publication Date: February 2025  
*For Informational Purposes*

This fact sheet contains baseline housing analysis to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

This is an analysis showing the current affordability of housing in the county and selected communities. Here, the data from the previous fact sheets, demographic and economic characteristics, housing supply, and housing demand data, are used to view the affordability (or lack thereof) of the current housing market. This analysis can be used to inform decision makers, home producers, and land managers in their region.



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# Housing Affordability









This table shows the **gap in affordability** for households at various income levels versus the average housing cost, for both owners and renters.

As an example, the annual median income for a household in Elko County is **\$87,755**. A family at **80%** of that makes **\$70,204** annually. As a homeowner of an average house in the county, the Monthly Estimated Housing Expense is **\$2,108**. This includes mortgage, taxes, insurance, and utilities. The Monthly Affordable Housing Expense (30% of gross income) shows at only **\$1,904** at 80% median income. This difference gives a gap of **-\$204**, making it unaffordable at the 80% income level.

## BACKGROUND INFO

## OWNERS

## RENTERS

City/Region	 Annual Median Household Income	 Monthly Estimated Housing Expense	 Monthly Affordable Housing Expense	 Affordability Gap	 Monthly Affordable Housing Expense	 1-Bedroom Affordability Gap	 2-Bedroom Affordability Gap	 3-Bedroom Affordability Gap
Elko County	Annual Median: \$87,755 30% HH Income: \$26,327 50% HH Income: \$43,878 80% HH Income: \$70,204 120% HH Income: \$105,306	Owner-Occupied: \$2,108 Renter Occupied: 1-Bedroom: \$879 2-Bedroom: \$1,001 3-Bedroom: \$1,247	50%: \$1,190 80%: \$1,904 100%: \$2,380 120%: \$2,856	50%: -\$918 80%: -\$204 100%: \$272 120%: \$748	30%: \$658 50%: \$1,097 80%: \$1,755 100%: \$2,194 120%: \$2,633	30%: -\$221 50%: \$218 80%: \$876 100%: \$1,315 120%: \$1,754	30%: -\$343 50%: \$96 80%: \$754 100%: \$1,193 120%: \$1,632	30%: -\$589 50%: -\$150 80%: \$508 100%: \$947 120%: \$1,386
Carlin	Annual Median: \$68,207 30% HH Income: \$20,462 50% HH Income: \$34,104 80% HH Income: \$54,566 120% HH Income: \$81,848	Owner-Occupied: \$1,599 Renter Occupied: 1-Bedroom: \$879 2-Bedroom: \$1,001 3-Bedroom: \$1,247	50%: \$925 80%: \$1,480 100%: \$1,850 120%: \$2,220	50%: -\$674 80%: -\$119 100%: \$251 120%: \$621	30%: \$512 50%: \$853 80%: \$1,364 100%: \$1,705 120%: \$2,046	30%: -\$367 50%: -\$26 80%: \$485 100%: \$826 120%: \$1,167	30%: -\$489 50%: -\$148 80%: \$363 100%: \$704 120%: \$1,045	30%: -\$735 50%: -\$394 80%: \$117 100%: \$458 120%: \$799
Elko	Annual Median: \$85,000 30% HH Income: \$25,500 50% HH Income: \$42,500 80% HH Income: \$68,000 120% HH Income: \$102,000	Owner-Occupied: \$2,376 Renter Occupied: 1-Bedroom: \$879 2-Bedroom: \$1,001 3-Bedroom: \$1,247	50%: \$1,153 80%: \$1,844 100%: \$2,306 120%: \$2,767	50%: -\$1,223 80%: -\$532 100%: -\$70 120%: \$391	30%: \$638 50%: \$1,063 80%: \$1,700 100%: \$2,125 120%: \$2,550	30%: -\$242 50%: \$184 80%: \$821 100%: \$1,246 120%: \$1,671	30%: -\$364 50%: \$62 80%: \$699 100%: \$1,124 120%: \$1,549	30%: -\$610 50%: -\$185 80%: \$453 100%: \$878 120%: \$1,303
Spring Creek	Annual Median: \$109,952 30% HH Income: \$32,986 50% HH Income: \$54,976 80% HH Income: \$87,962 120% HH Income: \$131,942	Owner-Occupied: \$2,883 Renter Occupied: 1-Bedroom: \$879 2-Bedroom: \$1,001 3-Bedroom: \$1,247	50%: \$1,491 80%: \$2,386 100%: \$2,982 120%: \$3,579	50%: -\$1,392 80%: -\$497 100%: \$99 120%: \$696	30%: \$825 50%: \$1,374 80%: \$2,199 100%: \$2,749 120%: \$3,299	30%: -\$54 50%: \$495 80%: \$1,320 100%: \$1,870 120%: \$2,420	30%: -\$176 50%: \$373 80%: \$1,198 100%: \$1,748 120%: \$2,298	30%: -\$422 50%: \$127 80%: \$952 100%: \$1,502 120%: \$2,052
Wells	Annual Median: \$55,917 30% HH Income: \$16,775 50% HH Income: \$27,959 80% HH Income: \$44,734 120% HH Income: \$67,100	Owner-Occupied: \$1,466 Renter Occupied: 1-Bedroom: \$879 2-Bedroom: \$1,001 3-Bedroom: \$1,247	50%: \$758 80%: \$1,213 100%: \$1,517 120%: \$1,820	50%: -\$708 80%: -\$253 100%: \$51 120%: \$354	30%: \$419 50%: \$699 80%: \$1,118 100%: \$1,398 120%: \$1,678	30%: -\$460 50%: -\$180 80%: \$239 100%: \$519 120%: \$799	30%: -\$582 50%: -\$302 80%: \$117 100%: \$397 120%: \$677	30%: -\$828 50%: -\$548 80%: -\$129 100%: \$151 120%: \$431
West Wendover	Annual Median: \$80,342 30% HH Income: \$24,103 50% HH Income: \$40,171 80% HH Income: \$64,274	Owner-Occupied: \$2,237 Renter Occupied: 1-Bedroom: \$879 2-Bedroom: \$1,001 3-Bedroom: \$1,247	50%: \$1,090 80%: \$1,743 100%: \$2,179 120%: \$2,615	50%: -\$1,147 80%: -\$494 100%: -\$58 120%: \$378	30%: \$603 50%: \$1,004 80%: \$1,607 100%: \$2,009 120%: \$2,410	30%: -\$276 50%: \$125 80%: \$728 100%: \$1,130 120%: \$1,531	30%: -\$398 50%: \$3 80%: \$606 100%: \$1,008 120%: \$1,409	30%: -\$644 50%: -\$243 80%: \$360 100%: \$762 120%: \$1,163

Data details and citations can be found on the back page.

**Affordability:** The U.S. Department of Housing and Urban Development characterizes "**affordable housing**" as housing for which the occupant spends no more than 30 percent of their gross income on housing expenses, including utilities. This threshold is designed to allow households sufficient funds for other essential expenses.