



## Geographic Variation in Percentage of Homeownership Among Never Married Adults, 2021

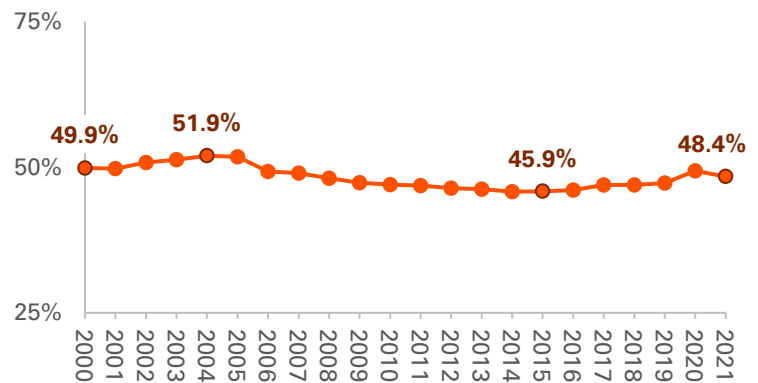
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As the percentage of never married adults in the United States has increased two-fold from 15% in 1960 to 31% in 2020 (Marino, 2023a), we consider the levels of homeownership among this growing population of adults over a twenty-year period. Homeownership is one of the pathways to building wealth and a barometer of economic well-being. In recent years, the national homeownership rate has declined from about 67% in 2006 to 64% in 2019 (Mateyka & Mazur, 2021). In 2021 never married adults had the lowest share of homeownership compared to married, divorced, and widowed adults (Marino, 2023b). Although the prices of homes have risen drastically since 2019 (National Association of Realtors, 2022) and the median percentage of household income spent towards housing was 20.9% for homeowners with a mortgage from 2017 to 2021 (U.S. Census Bureau, 2022), these trends in housing prices tend to vary geographically. In this family profile, we use the 2021 American Community Survey 1-year estimates to examine the share of never married adults aged 18 and older that owned homes and how these percentages vary across states.

### Percentages of Homeownership Among Never Married Adults, 2000-2021

- From 2000 to 2004, the share of never married homeowners aged 18 and older increased from 49.9% to 51.9%.
- Since 2004, the percentage of never married adults who owned a home has decreased, reaching a low for the 21-year period in 2015 at 45.9%.
- After 2015, the share of those who owned a home and were never married or had yet to marry increased slightly, reaching 49.4% in 2020, but dipped to 48.4% in 2021.

Figure 1. Percentages of Homeownership Among Never Married Adults, 2000-2021



Source: NCFMR Analysis of U.S. Census Bureau, American Community Survey, 1-year estimates 2000-2021 (IPUMS)

*Note:* The percentages on the Y-axis range from 25% to 75% to better showcase the change in the percentage of homeownership.

### Five Highest and Lowest Share of Homeowning Never Married Adults, 2021

Figure 2. Five Highest and Lowest Share of Homeowning Never Married Adults, 2021

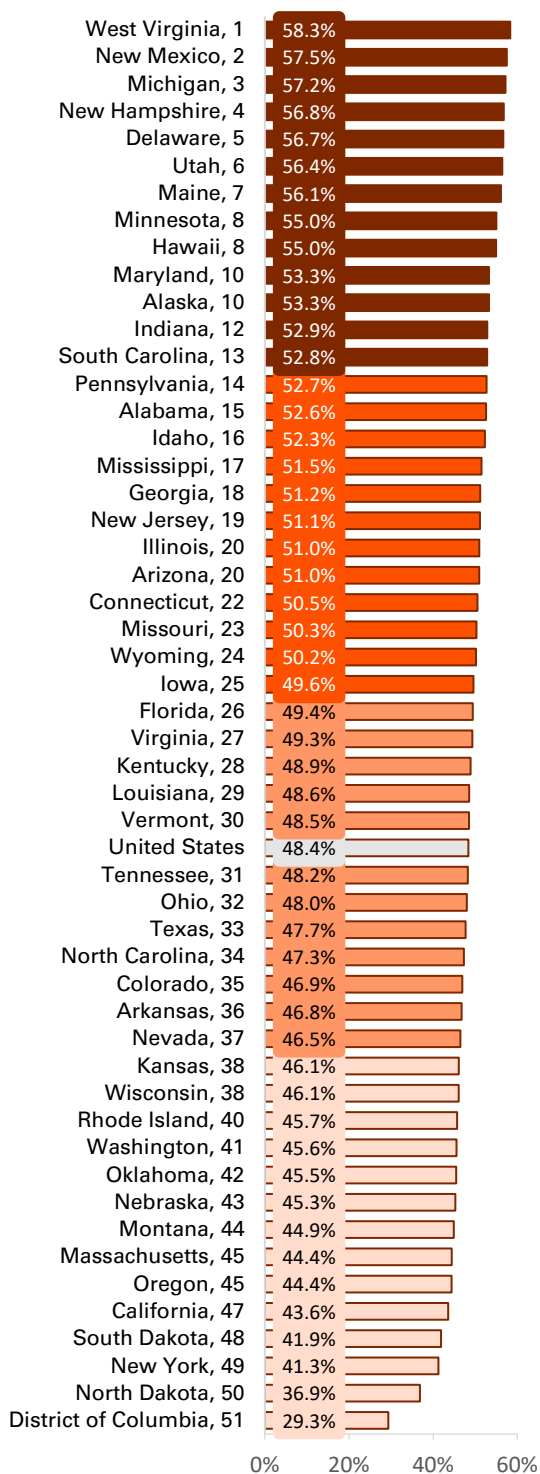
Rank	State	Percentage
1.	West Virginia	58.3%
2.	New Mexico	57.5%
3.	Michigan	57.2%
4.	New Hampshire	56.8%
5.	Delaware	56.7%
	USA	48.4%
47.	California	43.6%
48.	South Dakota	41.9%
49.	New York	41.3%
50.	North Dakota	36.9%
51.	Washington, DC	29.3%

Source: NCFMR Analysis of American Community Survey, 1-year estimates, 2021 (IPUMS)

- Across the states, there was substantial variation in homeownership among never married adults.
- In 2021, West Virginia had the highest percentage of homeownership among the never married adult population at 58.3%, higher than the national share of never married homeowners (48.4%). New Mexico, Michigan, New Hampshire, and Delaware were among the top five states with the highest share of never married homeowners.
- The lowest percentage of homeowners among never married adults was 29.3% in the District of Columbia. Although the District of Columbia had the highest share of never married middle-aged adults in 2021 (Marino, 2023c), it had the lowest levels of homeownership.
- The other states with the lowest shares of homeownership among never married adults were California, South Dakota, New York, and North Dakota ranging from 43.6% to 36.9%.

## Geographic Variation of Percentages of Homeownership Among Never Married Adults, 2021

Figure 3. State-Level Percentage of Homeownership Among Never Married Adults by Quartile, 2021



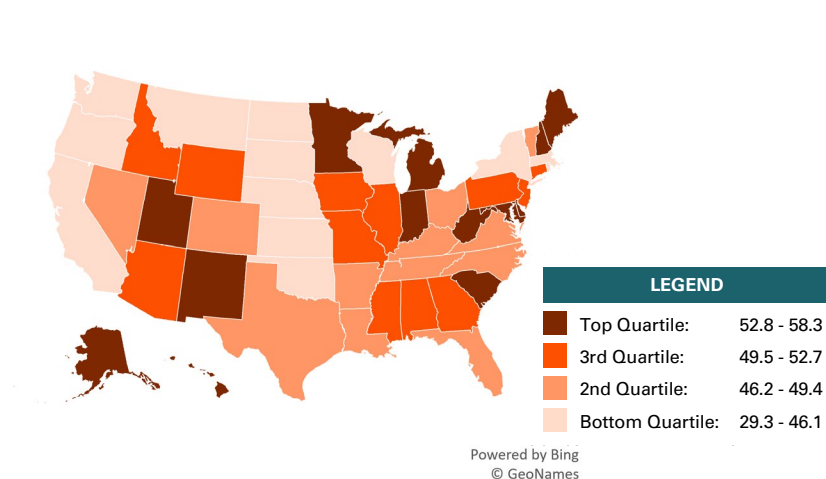
Source: NCFMR Analysis of American Community Survey, 1-year estimates, 2021 (IPUMS)

### Suggested Citation:

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Figure 4. Geographic Variation in Percentages of Never Married Homeowners, 2021



Source: NCFMR Analysis of American Community Survey, 1-year estimates, 2021 (IPUMS)

- The states with the highest shares of never married homeowners (making up the top quartile) in 2021 present two clusters of four states in the South Atlantic (West Virginia, South Carolina, Maryland, and Delaware) and West (Utah, New Mexico, Alaska, and Hawaii).
- The states with the lowest share of never married mid-life adults (making up the bottom quartile) in 2021 were clustered in the Midwest (Wisconsin, North Dakota, South Dakota, and Nebraska) as well as in the West (California, Washington, Oregon, and Montana).

### Data Source:

Ruggles, S., Flood, S., Sobek, M., Brockman D., Cooper, G., Richards, S., Schouweiler, M. (2023). IPUMS USA: Version 13.0 [dataset]. Minneapolis, MN: IPUMS. <https://doi.org/10.18128/D010.V12.0>

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