COST-TO-INCOME RATIOS

Description: In most stabilized buildings the income received by owners exceeds the expenses paid to operate their buildings. Buildings are presumed to be in a better financial position by spending a lower percentage of income on expenses. The *Cost-to- Income Ratio* is one method of providing a profile of the economic conditions of the stabilized housing stock in Rockland County. Historical data from prior surveys, dating back to 1987, shows the pattern of change in the Cost-to-Income Ratio *including* and *excluding* interest and depreciation and including all costs.

Total Cost-to-Income Ratio *Including* Interest and Depreciation		Total Cost-to-Income Ratio *Excluding* Interest and Depreciation	
Year	**Total Cost-to-Income Ratio**	**Year**	**Total Cost-to-Income Ratio**
1987	91.4 %	1987	60.3 %
1988	94.0 %	1988	58.9 %
1989	94.7 %	1989	58.0 %
1990	90.7 %	1990	60.2 %
1991	89.2 %	1991	58.2 %
1992	84.5 %	1992	57.7 %
1993	87.9 %	1993	57.5 %
1994	86.0 %	1994	58.5 %
1995	86.3 %	1995	58.2 %
1996	84.1 %	1996	59.0 %
1997	84.1 %	1997	60.0 %
1998	79.1 %	1998	55.1 %
1999	78.6 %	1999	54.7 %
2000	81.2 %	2000	55.9 %
2001	80.7 %	2001	55.9 %
2002	76.4 %	2002	52.8 %
2003	80.5 %	2003	57.0 %
2004	93.2 %	2004	66.1 %
2005	85.4 % (94.5% for 15 buildings)	2005	63.2 % (63.1% for 15 buildings)
2006	95.4 %	2006	62.1 %
2007	84.9 %	2007	65.2 %
2008	82.1 % (91.5% for 13 buildings)	2008	71.0 % (71.3% for 13 buildings)
2009	86.9 % (98.5% for 13 buildings)	2009	62.5 % (59.3% for 13 buildings)
2010	88.4 % (96.9% for 17 buildings)	2010	66.8 % (67.2% for 17 buildings)
2011	86.8 % (94.3% for 18 buildings)	2011	60.7 % (60.0% for 18 buildings)
2012	85.1 % (94.2% for 18 buildings)	2012	60.3 % (64.5% for 18 buildings)
2013	77.0 % (86.2% for 14 buildings)	2013	59.3 % (60.7% for 14 buildings)
2014	76.2 % (85.0% for 14 buildings)	2014	60.0 % (61.7% for 14 buildings)
2015	78.3 % (86.8% for 12 buildings)	2015	60.8 % (60.8% for 12 buildings)
2016	90.1 % (102.7% for 15 buildings)	2016	61.2 % (61.3% for 15 buildings)
2017	87.3 % (101.1% for 15 buildings)	2017	60.4 % (62.0% for 15 buildings)
2018	80.8 % (92.1% for 16 buildings)	2018	57.3 % (58.4% for 16 buildings)
2019	86.3 % (100.4% for 14 buildings)	2019	58.9 % (59.4% for 14 buildings)