

**Cost-To-Income-Ratio  
Including Interest and Depreciation  
Westchester County, 1987-2020**

Year	Total Cost-To-Income Ratio
1987	96.80%
1988	95.30%
1989	97.90%
1990	95.60%
1991	92.60%
1992	90.30%
1993	89.60%
1994	86.70%
1995	86.30%
1996	86.50%
1997	86.30%
1998	84.70%
1999	82.00%
2000	83.20%
2001	82.60%
2002	83.70%
2003	86.30%
2004	87.50%
2005	86.60%
2006	86.30%
2007	86.81%
2008	89.47%
2009	88.41%
2010	88.87%
2011	90.96%
2012	89.07%
2013	86.28%
2014	86.52%
2015	82.51%
2016	81.44%
2017	80.64%
2018	80.84%
2019	80.81%
2020	79.13%

**Cost-To-Income-Ratio  
Excluding Interest and Depreciation  
Westchester County, 1987-2020**

Year	Total Cost-To-Income Ratio
1987	65.50%
1988	64.50%
1989	63.50%
1990	63.10%
1991	62.00%
1992	60.40%
1993	60.70%
1994	59.80%
1995	59.40%
1996	61.50%
1997	60.60%
1998	58.80%
1999	57.50%
2000	59.00%
2001	58.20%
2002	58.50%
2003	62.50%
2004	64.20%
2005	65.40%
2006	62.91%
2007	66.20%
2008	67.20%
2009	63.86%
2010	65.04%
2011	66.81%
2012	64.91%
2013	65.29%
2014	66.01%
2015	63.30%
2016	61.51%
2017	61.04%
2018	61.99%
2019	62.19%
2020	61.28%