

**Total Cost-to-Income Ratio
Including Interest and Depreciation
Nassau County, 1987-2021**

**Total Cost-to-Income Ratio
Excluding Interest and Depreciation
Nassau County, 1987-2021**

<u>Year</u>	<u>Total Cost-to-Income Ratio</u>
1987	97.4 %
1988	96.2 %
1989	97.5 %
1990	93.4 %
1991	97.1 %
1992	92.3 %
1993	89.8 %
1994	89.2 %
1995	85.8 %
1996	90.7 %
1997	90.6 %
1998	86.8 %
1999	84.4 %
2000	88.9 %
2001	90.4 %
2002	89.9 %
2003	92.1 %
2004	93.0 % (95.3%)*
2005	87.7 %
2006	90.5 %
2007	92.3 %
2008	94.3 %
2009	90.5 %
2010	90.1 %
2011	98.2 %
2012	94.0 %
2013	89.6 %
2014	91.3 %
2015	87.9 %
2016	88.6 %
2017	90.2 %
2018	90.4 %
2019	88.0 %
2020	88.8 %
2021	89.0 %

<u>Year</u>	<u>Total Cost-to-Income Ratio</u>
1987	64.8 %
1988	63.2 %
1989	65.2 %
1990	63.0 %
1991	66.3 %
1992	63.0 %
1993	62.5 %
1994	63.1 %
1995	62.0 %
1996	66.9 %
1997	66.0 %
1998	62.8 %
1999	61.9 %
2000	64.9 %
2001	66.0 %
2002	67.2 %
2003	70.0 %
2004	72.1 % (73.8)*
2005	68.1 %
2006	71.1 %
2007	69.5 %
2008	70.1 %
2009	66.3 %
2010	66.8 %
2011	71.1 %
2012	67.1 %
2013	66.8 %
2014	67.5 %
2015	65.9 %
2016	64.3 %
2017	66.2 %
2018	65.4 %
2019	64.5 %
2020	63.8 %
2021	62.8 %

*For 149 buildings