AZMERA ABRAHAM · REAL ESTATE INTELLIGENCE & DATA SCIENCE

RESEARCH PAPER | DESCRIPTIVE ANALYSIS

The Affordability Divide

Why where you live matters in the DC–Maryland–Virginia housing market

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Online version: https://azmeraabraham.com/research/the-affordability-divide-dmv. How to cite: Abraham, A. (2026). The Affordability Divide. Azmera Abraham — Real Estate Intelligence & Data Science. https://azmeraabraham.com/research/the-affordability-divide-dmv

Abstract

Across 13 selected counties and independent cities in the Washington region, 2025 ACS 1-year estimates show higher measured housing-cost burdens among renters than existing homeowners. Housing values, contract rents, and household incomes changed at different rates in 2022–2025. Historical HUD CHAS 2018–2022 data provide a separate view of housing burden by income group. This descriptive study distinguishes county ACS findings from metro-only Zillow and Redfin context.

Key findings

1. Frederick County, 2025: among households with a computable housing-cost-to-income ratio, 58.7% of renters and 21.6% of owners were cost-burdened; in Alexandria, 51.2% of renters and 28.7% of owners (ACS 1-year, tables B25070 and B25091).

2. Frederick County, 2022–2025: real median household income changed by -3.7% while median contract rent rose 10.9%; in Arlington, income changed by -0.6% and contract rent rose 6.6% (ACS 1-year, adjusted to 2025 dollars with the national CPI-U).

3. County owner-reported home values and contract rents are not listing prices or market-entry quotes; Zillow and Redfin figures describe the Washington metro only and are not county estimates.

4. HUD CHAS 2018–2022 Table 8 supplies five HUD income categories × two tenures × 13 localities = 130 income-group/tenure records; these are historical pooled estimates and are not comparable as if they described 2025.

A region of contrasts

In the Washington region, housing affordability is not a single number. A locality can have high household incomes and still have many renters spending a substantial share of their earnings on housing.

This pattern is descriptive. It is not evidence that renting causes the difference.

The renter–owner divide

In this paper, a household is cost-burdened when its housing costs are 30% or more of its income, counted only among households with a computable housing-cost-to-income ratio.

In Frederick County in 2025, 58.7% of renters and 21.6% of owners were cost-burdened by this measure. In Alexandria, the figures were 51.2% of renters and 28.7% of owners (ACS 1-year, tables B25070 and B25091).

These estimates describe different populations. Renters and owners differ in income, debts, household characteristics and housing arrangements, so the gap between them is not a like-for-like comparison of the same households.

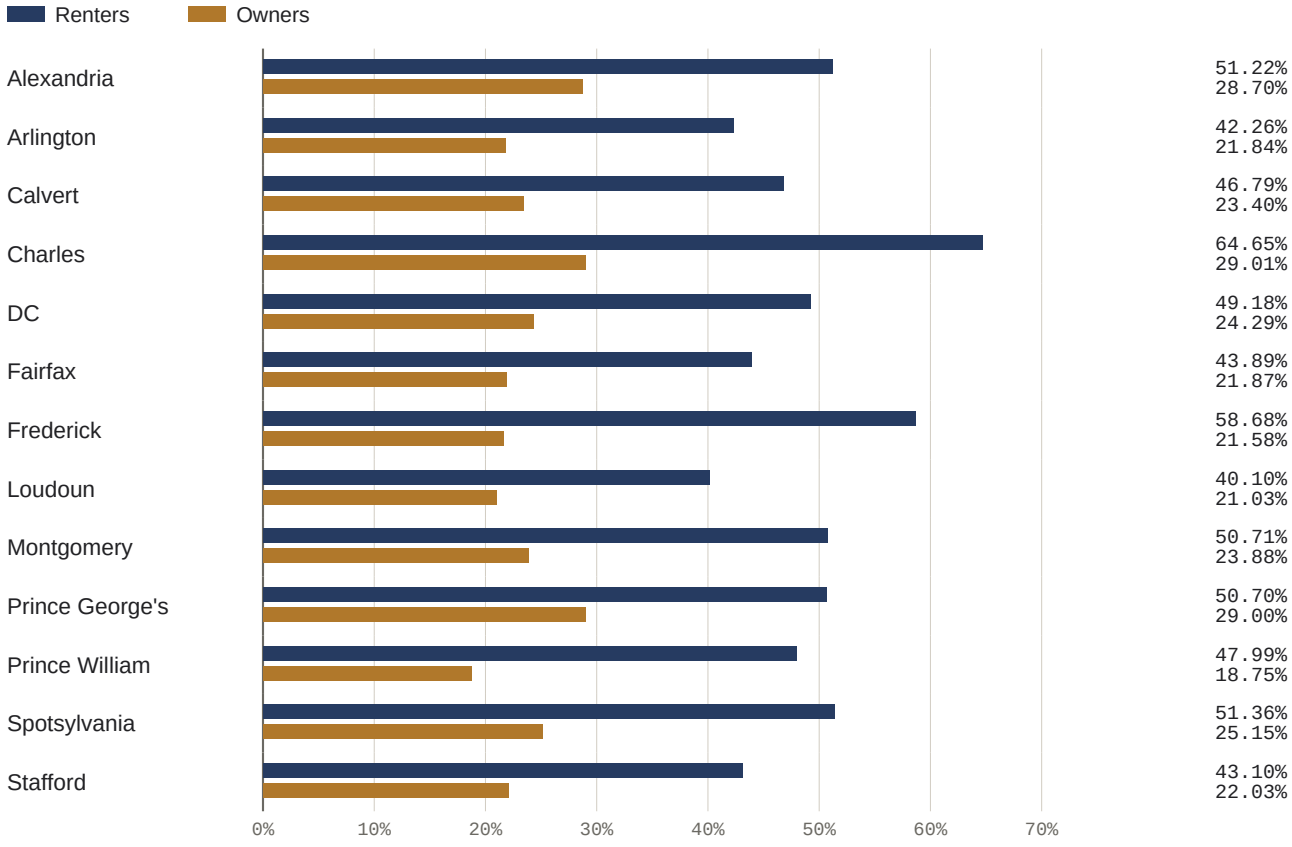
FIGURE 1

Renter and owner housing-cost burden, 2025

Share of households paying 30% or more of income for housing, among households with a computable ratio. 13 selected localities.

ACS 1-YEAR · 2025 · COUNTY-LEVEL

> Survey estimates with sampling error. Approximate 90% margins of error are listed in the data table and are wide for smaller localities (up to ±17.4 points). Differences between localities have not been tested for statistical significance and should not be read as a ranking.



Localities are listed alphabetically, not ranked. Renters and owners are different populations.

DATA TABLE

Locality	Renters	Renters: 90% margin of error (percentage points)	Owners	Owners: 90% margin of error (percentage points)
Alexandria	51.22%	±7.5	28.70%	±4.9
Arlington	42.26%	±5.1	21.84%	±3.8
Calvert	46.79%	±17.4	23.40%	±5.7
Charles	64.65%	±13.1	29.01%	±6.4
DC	49.18%	±3.5	24.29%	±2.8
Fairfax	43.89%	±3.7	21.87%	±1.6
Frederick	58.68%	±7.3	21.58%	±2.8
Loudoun	40.10%	±5.7	21.03%	±2.5
Montgomery	50.71%	±3.8	23.88%	±1.7
Prince George's	50.70%	±4.9	29.00%	±2.3
Prince William	47.99%	±6.7	18.75%	±2.7
Spotsylvania	51.36%	±9.9	25.15%	±3.9
Stafford	43.10%	±10.5	22.03%	±4.4

Source: U.S. Census Bureau, American Community Survey 2025 1-year estimates, Table B25070 (gross rent as a percentage of household income; cells 007–010 over total minus 011) and Table B25091 (mortgage status by selected monthly owner costs as a percentage of household income; cells 008–011 and 019–022 over total minus 012 and 023). "Not computed" categories are excluded from denominators. Margins of error approximated from published cell margins with the Census Bureau's derived-proportion formula.

When rents and incomes move apart

Between 2022 and 2025, Frederick County's real median household income changed by -3.7% while its median contract rent rose 10.9%. In Arlington, real median household income changed by -0.6% and median contract rent rose 6.6%. Dollar values are adjusted to 2025 dollars with the national CPI-U.

- These changes compare separate annual survey estimates; they do not follow the same households over time.
- Contract rent excludes utilities and is not the same as advertised rent for a vacant unit.

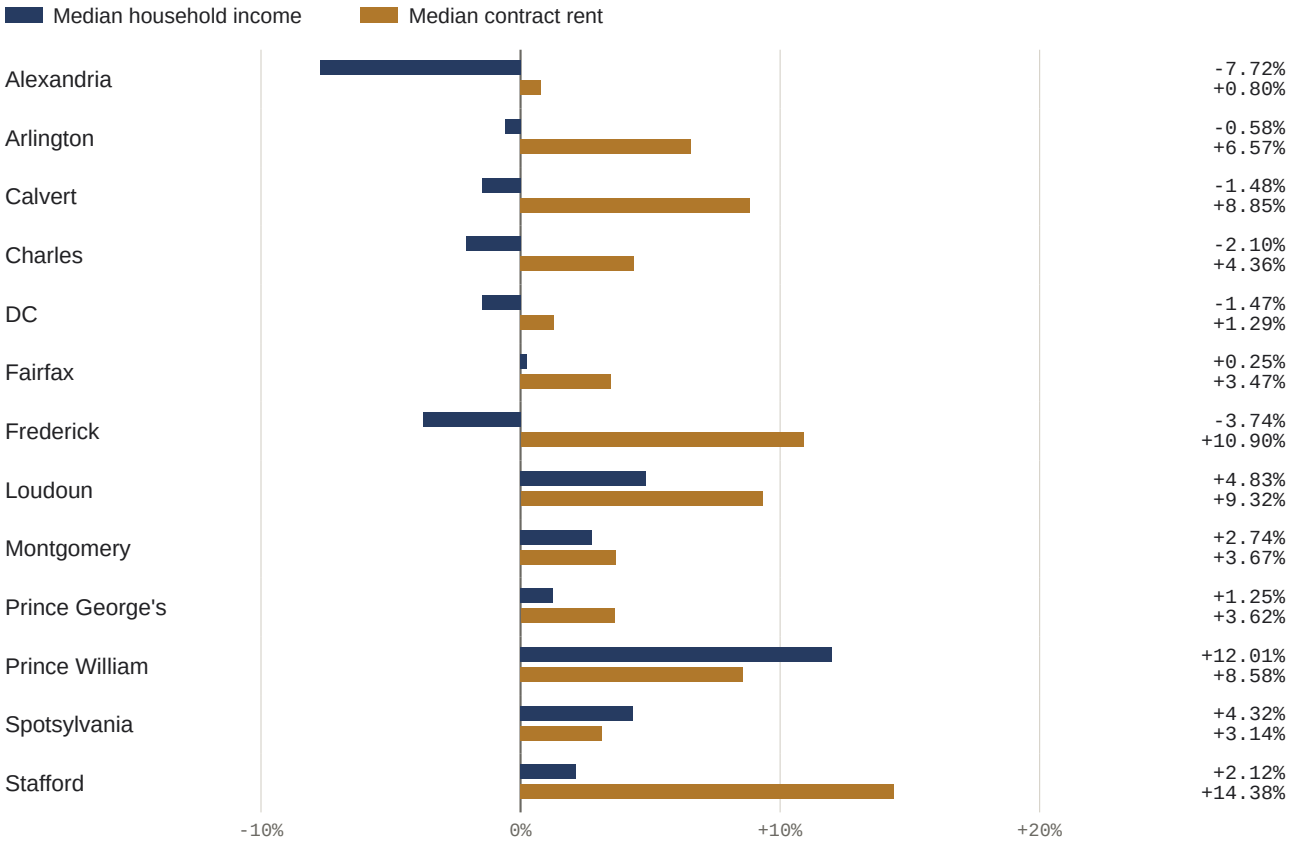
FIGURE 2

Real change in median household income and median contract rent, 2022–2025

Percent change in 2025 dollars between the 2022 and 2025 ACS 1-year estimates. Separate survey estimates, not the same households.

ACS 1-YEAR · 2022 AND 2025 · COUNTY-LEVEL

> Income and rent are separate survey medians for different sets of households in each year; the comparison does not follow the same households and does not show that rents caused any change in income. Differences are not tested for statistical significance.



Localities are listed alphabetically, not ranked. Bars left of zero are declines.

DATA TABLE

Locality	Median household income	Median contract rent
Alexandria	-7.72%	+0.80%
Arlington	-0.58%	+6.57%
Calvert	-1.48%	+8.85%
Charles	-2.10%	+4.36%
DC	-1.47%	+1.29%
Fairfax	+0.25%	+3.47%
Frederick	-3.74%	+10.90%

Locality	Median household income	Median contract rent
Loudoun	+4.83%	+9.32%
Montgomery	+2.74%	+3.67%
Prince George's	+1.25%	+3.62%
Prince William	+12.01%	+8.58%
Spotsylvania	+4.32%	+3.14%
Stafford	+2.12%	+14.38%

Source: U.S. Census Bureau, American Community Survey 2022 and 2025 1-year estimates, Table B19013 (median household income) and Table B25058 (median contract rent). 2022 values converted to 2025 dollars with annual-average CPI-U (U.S. city average, all items; BLS series CUUR0000SA0): 321.943 / 292.655. Contract rent excludes utilities.

The cost of entering the market

Zillow and Redfin affordability series describe the Washington metro market as a whole. They cannot establish county-specific prices, and metro Zillow income thresholds should not be read as the income required in any particular county. This paper reports no Zillow or Redfin values.

The ACS, by contrast, describes current residents, including homeowners whose housing costs reflect earlier purchase prices and financing. Neither source on its own measures what a new buyer in a given county would face today.

Historical context from HUD CHAS

HUD's Comprehensive Housing Affordability Strategy (CHAS) data for 2018–2022 (built from 2018–2022 ACS 5-year estimates and released in December 2025), Table 8, separate renters and owners across income groups defined relative to HUD-adjusted area median family income (HAMFI). For the 13 localities in this study, that yields 130 income-group/tenure records.

CHAS distinguishes households paying more than 30% of income for housing from those paying more than 50%, and reports households whose burden cannot be computed separately. These are pooled 2018–2022 estimates: they provide historical context and are not interchangeable with the 2025 ACS figures above. This paper does not rank counties on CHAS measures.

What the evidence can and cannot show

- **Survey estimates.** ACS 2025 figures are survey estimates with sampling error. Charles County's renter cost-burden estimate of 64.7% carries an approximate 90% margin of error of ±13.1 percentage points; the District of Columbia's 49.2% carries ±3.5 points. These are approximate propagated margins, not definitive rankings, and no pairwise statistical significance has been established. Margins for every locality are listed in the data table for Figure 1.
- **Coverage.** The study covers 13 selected jurisdictions, not the entire DMV.

- **Home values.** Census home value is owner-reported, not a sale price.
- **Inflation adjustment.** Real-dollar changes use the national CPI-U, not a local housing price index.
- **CHAS timing.** CHAS data are historical pooled estimates and are not interchangeable with 2025 ACS estimates.
- **No causal inference.** All findings are descriptive.

Methods

Geography. 13 county-equivalents defined by Census geography (state + county FIPS code): the District of Columbia (11001); in Maryland, Calvert (24009), Charles (24017), Frederick (24021), Montgomery (24031) and Prince George's (24033) counties; in Virginia, Arlington (51013), Fairfax (51059), Loudoun (51107), Prince William (51153), Spotsylvania (51177) and Stafford (51179) counties and the independent city of Alexandria (51510). Figures use short names; "Fairfax" means Fairfax County, not the City of Fairfax.

ACS data. American Community Survey 1-year detailed tables from the Census Bureau's table-based summary files. The reported figures use B25070 (gross rent as a percentage of household income) and B25091 (mortgage status by selected monthly owner costs as a percentage of household income) for 2025, and B19013 (median household income) and B25058 (median contract rent) for 2022 and 2025. B25077 (median value, owner-occupied units) supports the abstract's statement that home values moved at different rates; B25003 (tenure) and B19001 (household income distribution) were part of the data review. No values from these three tables are charted.

Cost burden. Housing costs of 30% or more of household income. Renters (B25070): cells 007–010 (30.0–34.9%, 35.0–39.9%, 40.0–49.9%, 50.0% or more) divided by the total minus cell 011 ("not computed"). Owners (B25091): with-mortgage cells 008–011 plus without-mortgage cells 019–022, divided by the total minus cells 012 and 023 ("not computed"). These tables count occupied housing units, which correspond one-to-one with households.

Margins of error. Approximate 90% margins of error for the burden shares are derived from the published cell margins with the Census Bureau's formula for derived proportions. They appear in the data table for Figure 1. They are approximations, and no pairwise significance tests were run.

Inflation adjustment. CPI-U, U.S. city average, all items (BLS series CUUR0000SA0), annual averages of 292.655 for 2022 and 321.943 for 2025; 2022 dollar values are multiplied by 321.943 / 292.655 to express them in 2025 dollars. BLS did not collect October 2025 prices because of the 2025 lapse in appropriations; the 2025 value is the annual average as published by BLS.

HUD CHAS. 2018–2022 CHAS data (built from 2018–2022 ACS 5-year estimates; released by HUD on December 23, 2025), county-level Table 8 and its data dictionary: tenure (2) × household income relative to HUD-adjusted area median family income (5) × housing cost burden (4) × substandard housing (2). Used for historical context only; no CHAS values are charted or ranked.

Metro market context. Zillow and Redfin are referenced only to explain geographic scope. Their series describe the Washington metro, and this paper reports no Zillow or Redfin values.

Verification. On November 3, 2026, all 52 charted locality values and both margins quoted in the text were recomputed from the Census Bureau's 2022 and 2025 ACS 1-year table-based summary files and matched to two decimals; both CPI-U values match BLS's published annual averages. The B25091 cell mapping matches the Census table definitions. An independent external audit separately matched all 26 burden counts, denominators and rates to the original Census

tables.

Data sources

American Community Survey 2025 1-year detailed tables (B25070, B25091, B19013, B25058) — U.S. Census Bureau. Renter and owner housing-cost-to-income distributions, median household income and median contract rent, from the table-based summary files. (13 DC, Maryland and Virginia county-equivalents · 2025 1-year estimates · accessed November 3, 2026) https://www2.census.gov/programs-surveys/acs/summary_file/2025/table-based-SF/

American Community Survey 2022 1-year detailed tables (B19013, B25058) — U.S. Census Bureau. Median household income and median contract rent, from the table-based summary files; converted to 2025 dollars. (Same 13 localities · 2022 1-year estimates · accessed November 3, 2026) https://www2.census.gov/programs-surveys/acs/summary_file/2022/table-based-SF/

Consumer Price Index for All Urban Consumers (CPI-U), series CUUR0000SA0 — U.S. Bureau of Labor Statistics. Used only to express 2022 dollars in 2025 dollars. (U.S. city average, all items · annual averages 2022 (292.655) and 2025 (321.943)) https://data.bls.gov/timeseries/CUUR0000SA0

HUD CHAS 2018–2022, Table 8 (county level) — U.S. Department of Housing and Urban Development. Tenure by household income (relative to HAMFI) by housing cost burden. Historical context only; no values charted. (13 localities · 2018–2022 ACS 5-year basis · released December 23, 2025) https://www.huduser.gov/portal/datasets/cp.html

Limitations

- ACS figures are survey estimates with margins of error, which are wide for smaller localities (up to ±17.4 percentage points for Calvert County renters). Differences between localities are not ranked, and no pairwise significance testing has been completed.
- Burden rates exclude households whose housing-cost-to-income ratio is not computed (for example, households with no or negative income).
- Only 13 selected jurisdictions are covered; results do not describe the entire DMV.
- Census home value is owner-reported, not a sale or listing price; contract rent excludes utilities and is not advertised rent.
- Real-dollar changes use the national CPI-U rather than a local housing price index.
- HUD CHAS 2018–2022 data are historical pooled estimates, not interchangeable with 2025 ACS estimates.
- Zillow and Redfin data are Washington-metro only and cannot support county-specific claims.
- The analysis is descriptive and supports no causal inference.

Sources & citations

1. U.S. Census Bureau. American Community Survey 2025 1-Year Estimates, Detailed Tables B25070, B25091, B19013 and B25058. Table-Based Summary File. Accessed November 3, 2026. https://www2.census.gov/programs-surveys/acs/summary_file/2025/table-based-SF/

2. U.S. Census Bureau. American Community Survey 2022 1-Year Estimates, Detailed Tables B19013 and B25058. Table-Based Summary File. Accessed November 3, 2026.

https://www2.census.gov/programs-surveys/acs/summary_file/2022/table-based-SF/

3. U.S. Census Bureau. American Community Survey and Puerto Rico Community Survey 2025 Subject Definitions (gross rent, contract rent, selected monthly owner costs as a percentage of household income, and "not computed" categories). https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2025_ACSSubjectDefinitions.pdf

4. U.S. Census Bureau (2020). Understanding and Using American Community Survey Data: What All Data Users Need to Know. Guidance on margins of error for derived proportions. https://www.census.gov/programs-surveys/acs/library/handbooks/general.html

5. U.S. Bureau of Labor Statistics. Consumer Price Index for All Urban Consumers (CPI-U), U.S. city average, all items, not seasonally adjusted (series CUUR0000SA0). Annual averages: 2022 = 292.655; 2025 = 321.943. October 2025 not collected because of the 2025 lapse in appropriations. https://data.bls.gov/timeseries/CUUR0000SA0

6. U.S. Department of Housing and Urban Development, Office of Policy Development and Research. Comprehensive Housing Affordability Strategy (CHAS) data, 2018–2022 (based on 2018–2022 ACS 5-year estimates; released December 23, 2025), county-level Table 8 and data dictionary. https://www.huduser.gov/portal/datasets/cp.html

7. Zillow Research. Housing Data. Referenced for geographic scope only; this paper reports no Zillow values. https://www.zillow.com/research/data/

8. Redfin. Data Center downloads. Referenced for geographic scope only; this paper reports no Redfin values. https://www.redfin.com/news/data-center/downloads/