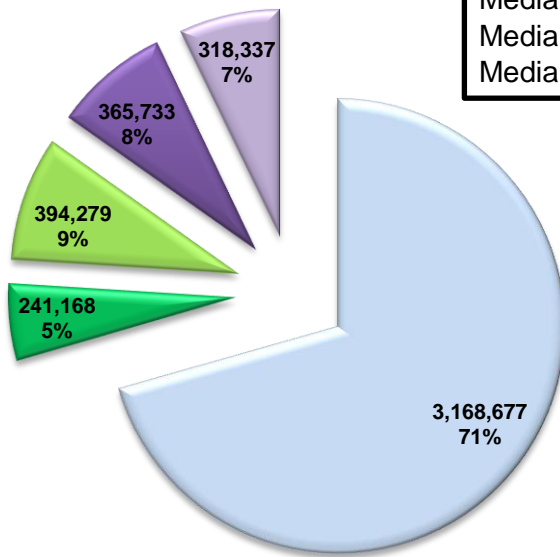


Housing Affordability Challenges in Ohio

- In Ohio, 606,901 households, or 13% of households, spend at least half of their income on housing costs. Nationwide, 16% of all households are severely cost burdened.
- Renters are more likely to be severely housing cost burdened than owners, with 24% of renters spending at least half their income on housing.
- Median household income in Ohio is \$46,470, compared to the median U.S. household income of \$51,015.
- Among low- and moderate-income working households, 17% of households spend at least half of their income on housing costs.

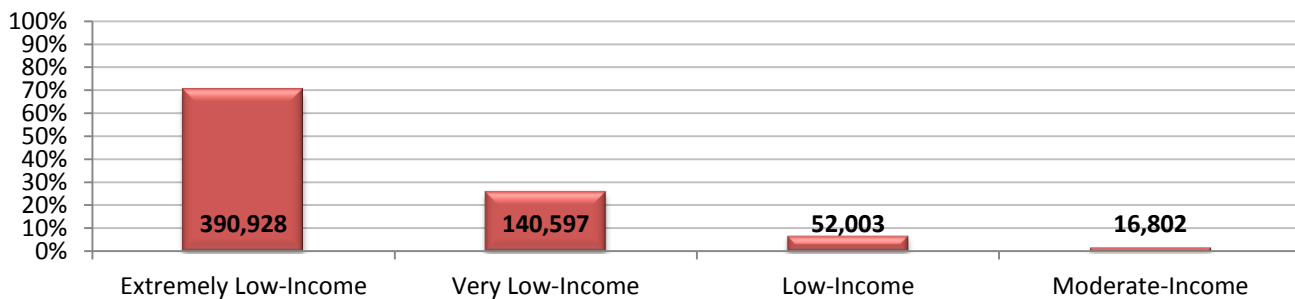
Households with a Severe Housing Cost Burden

- Households spending less than half their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing



Ohio Households: 2012
 Total households 4,554,671
 Renters make up 34% of households
 Owners make up 66% of households
 Median household income is \$46,470
 Median monthly owner housing cost is \$680
 Median monthly renter housing cost is \$928

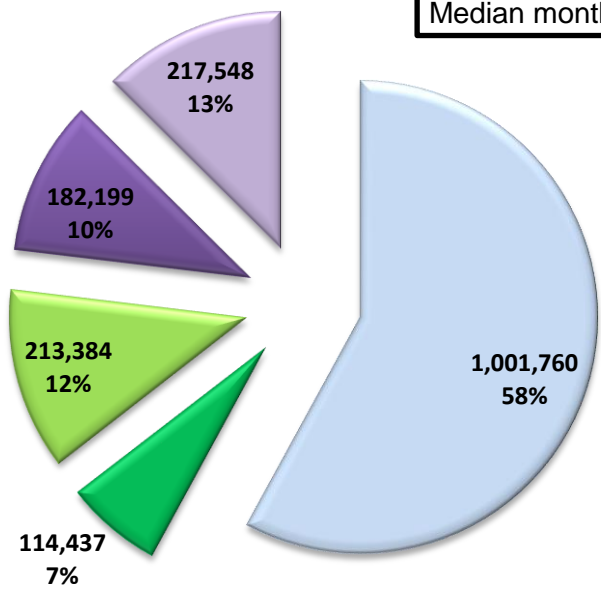
Percentage of Households with a Severe Housing Cost Burden by Income



Low- and Moderate-Income Working Households in Ohio Face Affordability Challenges

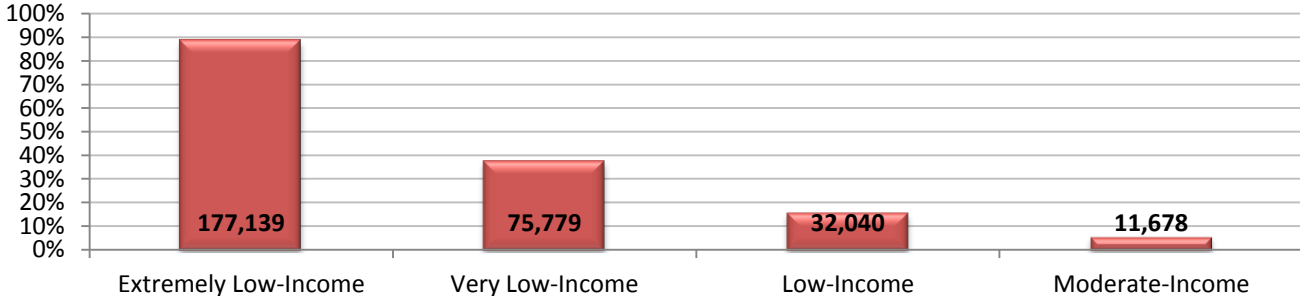
Working Households with a Severe Housing Cost Burden

- Households spending less than half their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing



Ohio Working Households: 2012
 Total households 1,729,328
 Renters make up 49% of households
 Owners make up 51% of households
 Median household income is \$35,357
 Median monthly owner housing cost is \$890
 Median monthly renter housing cost is \$700

Percentage of Working Households with a Severe Housing Cost Burden



Definitions

- Severely Housing Cost Burdened:** Households who spend at least half of their income on housing costs.
- Extremely Low-Income:** Households who earn 30 percent or less than the median income for households in their area (AMI).
- Very Low-Income:** Households who earn between 31 and 50 percent of AMI.
- Low-Income:** Households who earn between 51 and 80 percent of AMI.
- Moderate-Income:** Households who earn between 81 and 120 percent of AMI.
- Working:** Households whose members work a total of at least 20 hours a week on average.

Data Notes

Data are from Center for Housing Policy tabulations of the U.S. Census Bureau's American Community Survey 2012 Public-Use Microdata Sample (PUMS) files. More detailed information is available in *Housing Landscape 2014* at www.nhc.org.

For questions or comments, please contact the National Housing Conference at chp-feedback@nhc.org or (202) 466-2121.