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Ohio Housing Needs Assessment

Ohio Housing Finance Agency

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OHIO HOUSING NEEDS ASSESSMENT

TECHNICAL SUPPLEMENT TO THE FISCAL YEAR 2015 ANNUAL PLAN

OHIO **HOUSING** FINANCE AGENCY

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About the Ohio Housing Finance Agency

For more than 30 years, the Ohio Housing Finance Agency (OHFA) has served as the state's affordable housing leader, assuring Ohioans with low- and moderate-income have access to safe, quality and affordable housing.

OHFA uses federal and state resources to fund fixed-rate mortgage loans and provide financing for the development of affordable rental housing. The Agency relies on its partnerships with private sector, public sector, and non-profit organizations to serve low- and moderate-income first-time homebuyers, renters, and populations with special housing needs.

Since 1983, OHFA has empowered more than 143,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Housing Tax Credit program, OHFA has assisted with the financing of more than 100,000 affordable rental housing units since 1987.

Our Mission
We open the doors to an affordable place to call home. OHFA uses federal and state resources to finance housing opportunities for low- and moderate- income families and individuals. Our programs help to develop and preserve affordable housing throughout Ohio.

Our Values
We commit to delivering our programs with a high standard of excellence to continually meet the public need for affordable housing. OHFA has emerged as a respected leader through consistent demonstration of integrity, partnership, and performance.

Our Impact
With more than three decades of service, our impact is built on the power of partnerships. OHFA values its relationships with private sector, public sector, and non-profit organizations who share our commitment to serving homebuyers, renters, and populations with special housing needs.

About the Ohio Housing Needs Assessment

The Ohio Housing Needs Assessment collates statewide data about housing occupancy, quality and cost in conjunction with population, social, and economic information to examine housing needs, particularly among low- and moderate-income Ohioans and special populations. Data presented utilize both primary and secondary sources, largely five-year estimates from the 2008-2012 U.S. Census Bureau American Community Survey (ACS).

The U.S. Census Bureau provided a substantial amount of data via the Decennial Census and 2008-2012 American Community Survey. The Decennial Census collects information from all U.S. households every ten years. The American Community Survey collects data from a sample of all U.S. households annually.

The Ohio Development Services Agency (ODSA) serves as the state government liaison to the U.S. Bureau of Economic Analysis and U.S. Bureau of the Census. In addition, ODSA research staff produced several tables and graphs included in this document .

The U.S. Bureau of Labor Statistics (BLS) is the principal federal agency responsible for measuring labor market activity and working conditions. Employment, unemployment, and labor force characteristics data used in the Housing Needs Assessment were gathered through the Current Population Survey (CPS). The CPS is a monthly survey of households conducted by the Bureau of Census for the Bureau of Labor Statistics .

The Ohio Department of Job and Family Services, Bureau of Labor Market Information (LMI) is a resource for reports and data related to employment levels, unemployment rates, wages and earnings, employment projections, jobs, training resources, and careers. Labor market characteristics data appearing in the Housing Needs Assessment were included to analyze the quality of the job market as well as the wages paid to workers.

The U.S. Department of Housing and Urban Development (HUD) creates original data sets generated through federally-sponsored data collection efforts made accessible to researchers through the HUD User portal. HUD data appearing in the Housing Needs Assessment include Public User Micro Data (PUMS) on HUD's five largest housing programs.

First American CoreLogic is a provider of consumer, financial, and property information to business and government. The company combines public and proprietary data to capture housing market dynamics. These data were incorporated in the Housing Needs Assessment to provide analysis of Ohio's homeownership market .

This document is a technical supplement to OHFA's Fiscal Year 2015 Annual Plan compiled by the Office of Affordable Housing Research and Strategic Planning (OAHRSP) to document the current state of housing in Ohio and identify major challenges facing the state in fiscal year 2015. The Housing Needs Assessment highlights regional differences in demographics and housing stock in order to inform statewide housing initiatives as well as the coordination of housing resources.

The assessment begins with an analysis of population including age, race, and ethnicity, and household composition as well as an overview of employment, unemployment, and labor participation. The majority of the document is dedicated to homeownership and rental housing trends.

Demographics

The most recent Decennial Census, conducted in 2010, counted 11,536,504 residents in Ohio. That total represented a slim 1.6 percent increase since 2000, with 34 of 88 counties losing residents over that period. Moreover, this was less than the 9.7 percent national growth during the same period. Density varied widely from county to county, ranging from 32 people per square mile in Monroe County to 2,800 in Cuyahoga. Projections from ODSA suggest that this trend will accelerate, with population growth slowing to 0.04 percent per year (vs. 0.67 percent nationally) between 2015 and 2040. Most counties are expected to lose residents, with growth concentrated primarily in Central Ohio and a handful of other suburban counties.

Special Populations

Older adults represent an increasing share of the population - a trend that will only accelerate as the Baby Boom generation reaches retirement age. Ohio's median age increased from 36.2 in 2000 to 38.8 in 2010. More than 10 percent of households were composed of a single person aged 65 years or older living alone, a figure that was even higher in much of eastern Ohio. An overlapping concern was the housing needs of one in seven Ohioans living with a disability. Nearly 24 percent of people in Ohio living with a disability subsisted below the federal poverty line versus 14 percent of those without a disability. Moreover, the increasing trend of single-person households was not exclusive to seniors. Overall, more than 1.3 million Ohioans lived alone, comprising 12 percent of residents and 29 percent of households, far larger shares than just 20 years ago.

Poverty and Unemployment

This report contains a mixed economic outlook for Ohio, given that the state is still recovering from the severe recession of 2007-2009. In 2013, the average unemployment rate in Ohio was 7.4 percent, according to Ohio's Bureau of LMI, equaling the national average; this was far better than in the worst of the recession, when the state reached double digits. Economic distress is far from uniform statewide, with 11 counties – mostly situated in Appalachia – still seeing unemployment rates at or above 10.0 percent in 2013, while Mercer County experienced joblessness of only 4.5 percent last year. Overall, according to the U.S. Census Bureau, one in six Ohioans and nearly one in four Ohio children were living in poverty in 2012. While the highest concentrations of poverty were largely concentrated in south central Ohio, rates in deindustrializing mid-size urban counties were particularly high in all corners of the state.

IN 2010

THE U.S. CENSUS BUREAU COUNTED

11,536,504

RESIDENTS IN THE STATE OF OHIO

THAT TOTAL REPRESENTS A

⬆ **1.6%**

INCREASE SINCE THE PRIOR CENSUS IN 2000,
AS COMPARED TO 9.7% FOR THE NATION.

AGE

Seniors represented an increasing share of the population,
a trend that will only accelerate as the Baby Boom
generation reaches retirement age.

Median
Age

36.2 △ **2.6** **38.8**

2000   **2010**
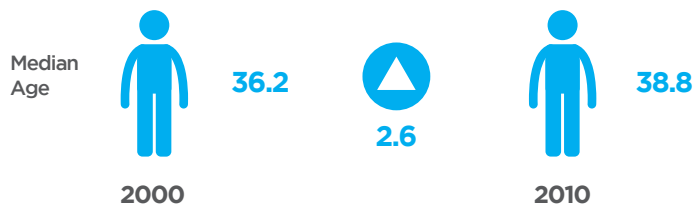
DISABILITY

**ONE IN SEVEN OHIOANS LIVED
WITH A DISABILITY**

24%
IN POVERTY

POVERTY

**ONE IN SIX RESIDENTS
LIVED IN POVERTY**

**ONE IN FOUR CHILDREN
LIVED IN POVERTY**

Employment and Wages

The average Ohio worker, according to LMI, made $830 per week in 2013's second quarter, ranging from $525 in Meigs County to $999 in Hamilton County. Statewide, private sector workers made $79 more per week in 2013 than 2008 (not adjusted for inflation), thanks to modest increases in both the number of hours worked and hourly wages. Overall, employers reported filling 5,252,400 jobs in Ohio in 2013, down 107,100 (or 2 percent) from five years prior. Unfortunately, Ohio is rapidly losing high-paying career-oriented occupations and replacing them with jobs that pay much less. Payrolls increased in educational and health services, leisure and hospitality, and professional and business services – three of the four economic "supersectors" where wage growth was slower than the state average. Meanwhile, job losses mounted in manufacturing as well as trade, transportation, and utilities, where wage growth was above average. Ultimately, the solution to blunting these trends is the development of a skilled workforce, but only 32 percent of Ohioans aged 25 and older held a two- or four-year college degree, compared to 36 percent nationally. Even more troubling, less than one in five adults in 20 largely rural Ohio counties possessed educational credentials beyond a high school diploma.

IN 2013, THE AVERAGE UNEMPLOYMENT RATE IN OHIO AND THE U.S. WAS

7.4%
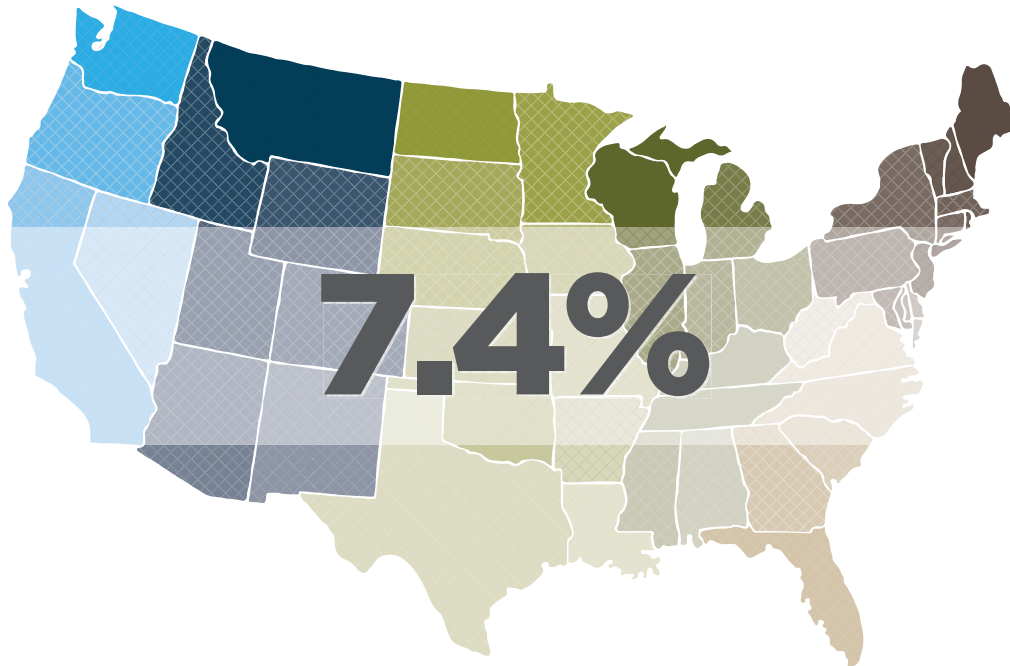
5,252,400
JOBS WERE REPORTED BY EMPLOYERS IN 2013

The above number represents a loss of 2% (or 107,100 jobs) from five years prior.

11 counties saw unemployment rates as high as **10%**

$830
Amount average worker in Ohio earns per week.

Payrolls increased in educational and health services, leisure and hospitality and professional and business services.

Substantial job losses were reported in manufacturing and trade, transportation and utilities.

Housing Stock

The 2008-2012 American Community Survey (ACS) counted 5,124,503 housing units statewide. One in nine (568,794) were vacant. Of the rest, just more than two-thirds (3,098,283) were owner-occupied, while the remainder (1,457,426) were rented. Homeownership rates statewide ranged from a low of 56 percent in Franklin County to 86 percent in Geauga County. Most housing units were detached single-family (3,510,021, or 69 percent) and less than one in ten were in a building containing ten or more units, largely in urban areas along with Athens County (due to the presence of Ohio University). Of the vacant properties, nearly half (258,965) were categorized by ACS as "other vacant," meaning they were not for sale or rent but were also not vacant for conventional reasons, such as a seasonal property. Instead, "other vacant" often indicated properties in foreclosure or otherwise abandoned. Of homes actively for rent, 8.5 percent were currently vacant statewide; of those actively for sale, vacancy stood at 2.3 percent.

Housing Costs

According to ACS, the median Ohio household paid $853 per month in housing costs, which included rent or mortgage payments (including taxes and insurance) plus basic utilities (electric, gas, and water). This figure was $1,005 among homeowners and $710 among renters – but since the median income of owner-occupied households was more than twice that of renters ($61,772 vs. $26,167), tenants shouldered higher housing costs as a percentage of income. Statewide, median gross rent ranged from $506 in Monroe County to $924 in Warren County. Alarmingly, in 30 Ohio counties, a majority of households were paying 30 percent or more of their income toward housing, the threshold at which the federal government considers a household to be housing distressed or cost burdened. One-third of homeowners were in that category, including more than 70 percent of those making less than $50,000 annually. Among renters, about a quarter of households spent at least half of their income on housing.
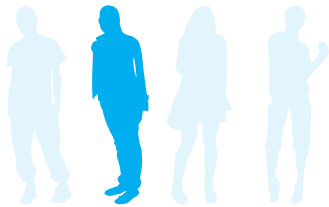
IN 2012, NEARLY A QUARTER OF RENTERS SPENT AT LEAST HALF OF THEIR INCOME ON HOUSING

Median income of owner-occupied households was more than twice that of renters

$61,772 vs. $26,167

The median Ohio household (owner and renter occupied) paid $853 per month in housing costs which included rent or mortgage payment plus basic utilities

$1,005 for Homeowners
$710 for Renters

Homeownership

As measured by the U.S. Census Bureau, 68 percent of Ohio households were homeowners in 2013, slightly higher than the 65 percent figure nationwide. Not surprisingly given recent economic turmoil, these figures are down substantially from 2005, when they were 73 percent and 69 percent, respectively. The number of home sales in Ohio was roughly 22,000 per year during the middle of the previous decade; that was essentially cut in half by the time sales volume bottomed out in late 2010. Since then, there has been a modest recovery to an annualized rate of about 14,000 per year as of mid-2013. While the median home sale price is approaching all-time highs in nominal terms (i.e. before adjusting for inflation), the "real" median price is still below what it was in 2000, even after a precipitous increase from the lows of 2011. In 2012, 1.46 building permits were issued per 1,000 residents statewide. Construction activity varied widely across the state; many counties issued a mere handful of permits, while Delaware County saw construction at over triple the state rate.

Foreclosure and Delinquency

There has been a slow but reasonably steady recovery in the stability of the owner-occupied housing market, though things remain far from their pre-recession highs. The overall foreclosure rate – the percentage of mortgaged homes that are in the foreclosure process – was just under 2 percent in Ohio in January 2014. According to the most recent data from CoreLogic, that rate was down substantially from a peak of 3.7 percent seen in January 2012, but is still above pre-crisis levels. Among the counties, rates range from 0.6 percent in Putnam to 3.7 percent in Lawrence. In all but one county, foreclosure rates were down year-over-year. Similarly, the percentage of loans that were more than 90 days delinquent has fallen to 5.3 percent from 7.6 percent in January 2010, though this is, again, dramatically higher than in much of the pre-crisis period. As with foreclosures, 90 day delinquency rates also vary widely across the state, ranging from 1.7 percent in Putnam to 8.0 percent in Ashtabula, with all but five counties seeing fewer delinquencies in January 2014 than a year prior.

Demographics

The U.S. Census Bureau, in its last decennial headcount in 2010, determined that there were 11,536,504 Ohioans, an increase of only 1.6 percent from the previous tally of 11,353,140 in 2000. Cuyahoga County was the most populous, with 1,280,122 residents; conversely, Vinton County had barely 1 percent of that total (13,435), making it the least populated. Cuyahoga County lost 8.2 percent of its population during the prior decade, the largest decline, while the fastest-growing, Delaware County, had 58.4 percent more residents in 2010 than 2000.

During the next 25 years, Ohio's population is expected to be constant, with central Ohio adding residents while the rest of the state declines. The average Ohioan is also getting older; the median age is 38.8 years, up from 36.2 in 2000 and 27.7 in 1970, with the eastern edge of the state being the oldest. Overall, the age groups with the largest shares of the population in 2010 were those in middle age (45-54) and older teenagers (15-19).

Just under one in five (19 percent) Ohioans is part of a minority ethnic or racial group, though in nearly half of the state's counties, this figure is below 5 percent. Ethnic and racial minorities are growing rapidly due to in-migration by Hispanics (3.1 percent of Ohioans) and Asians (1.7 percent). In 2012 alone, over 24,000 Ohioans became legal permanent residents or naturalized citizens, mostly from Africa and Asia.

In terms of education, less than one in three Ohioans (32 percent) aged 25 years or older have either a two- or four-year college degree, according to the 2008-2012 ACS. When only four-year degrees are considered, this figure drops to one in four. Geographically, educational attainment varies widely. Most adults in Delaware County hold a degree, but less than on in five do in 20 mostly rural counties statewide.

The median household size in Ohio (2.44 in 2010, down from 3.43 in 1950) has plunged. Fertility rates have declined and family composition has changed over time. Suburban counties (as well as Holmes) have the largest households, while the smallest are located in urban centers and areas experiencing major population loss. Statewide, 12 percent of Ohioans live alone, which represents 29 percent of households; more than a third of these individuals are senior citizens.

Lastly, 14 percent of Ohioans are categorized as having a physical or mental disability, including over one in three seniors. These individuals are more likely to be income insecure, with 24 percent living below the federal poverty line (versus 14 percent of non-disabled individuals). Nearly half of Ohioans living with a disability earn less than $15,000 per year.

Population

Figure 1. Total Population, 1910-2010

Source: Ohio Development Services Agency. Population Counts 1910-2000 and Census 2010 Complete SF-1.

Figure 2. Total Population by County, 2010

Ohio: 11,536,504

Williams 37,642
Fulton 42,698
Lucas 441,815
Ottawa 41,428
Lake 230,041
Ashtabula 101,497
Defiance 39,037
Henry 28,215
Wood 125,488
Sandusky 60,644
Erie 77,079
Lorain 301,356
Cuyahoga 1,280,122
Geauga 93,389
Trumbull 210,312
Paulding 19,614
Putnam 34,499
Hancock 74,782
Seneca 56,745
Huron 59,629
Medina 172,332
Summit 541,781
Portage 161,419
Mahoning 238,823
Van Wert 28,744
Allen 106,331
Hardin 32,058
Wyandot 22,615
Crawford 43,784
Richland 124,475
Ashland 53,139
Wayne 114,520
Stark 375,586
Columbiana 107,841
Mercer 40,814
Auglaize 45,949
Marion 66,501
Morrow 34,827
Knox 60,921
Holmes 42,366
Tuscawaras 92,582
Carroll 28,836
Jefferson 69,709
Shelby 49,423
Logan 45,858
Union 52,300
Delaware 174,214
Coshocton 36,901
Harrison 15,864
Darke 52,959
Champaign 40,097
Licking 166,492
Guernsey 40,087
Belmont 70,400
Miami 102,506
Clark 138,333
Madison 43,435
Franklin 1,163,414
Muskingum 86,074
Preble 42,270
Montgomery 535,153
Greene 161,573
Fairfield 146,156
Perry 36,058
Noble 14,645
Monroe 14,642
Fayette 29,030
Pickaway 55,698
Morgan 15,054
Washington 61,778
Butler 368,130
Warren 212,693
Clinton 42,040
Hocking 29,380
Athens 64,757
Hamilton 802,374
Ross 78,064
Vinton 13,435
Clermont 197,363
Highland 43,589
Pike 28,709
Jackson 33,225
Meigs 23,770
Brown 44,846
Adams 28,550
Scioto 79,499
Gallia 30,934
Lawrence 62,450

Source: Census 2010 Complete SF - 1

Figure 3. People per Square Mile by County, 2010

Ohio: 282

Source: Census 2010 Complete SF - 1

Cuyahoga County was the most densely populated in Ohio (2,800 people per square mile), with six other counties above the 1,000 per square mile level. Suburban counties surrounding the largest cities also showed high population density. Monroe, Vinton and Morgan counties were the least dense in terms of population with less than 50 persons per square mile.

Figure 4. Percent Change in Total Population by County, 2000-2010

Ohio: + 1.6%

Source: Census 2010 Complete SF - 1

Figure 4 shows the percent change in total population by county between 2000 and 2010. Many counties in central Ohio showed substantial growth (Delaware County, 58.4 percent) as opposed to counties in western and northeast Ohio that sustained population loss (Cuyahoga County, -8.2 percent).

Figure 5. Actual and Projected Population Change by Decade, Ohio and U.S., 1950-2040

Sources: U.S. Census Bureau and Ohio Development Services Agency

Ohio was growing faster than the nation at large during the 1950s, but has lagged since. The state's population is expected to be relatively static through 2040, gaining less than 1 percent per decade, though this will be less unusual as national population growth rates decline.

Table 1. Mobility in the Last 12 Months

	Did Not Move	Moved Within County	Moved from Other County	Moved from Out of State
Total population (age 1+)	86.5%	9.2%	2.6%	1.7%
Lives in owner-occupied home	94.1%	3.6%	1.4%	0.9%
Lives in renter-occupied home	67.7%	22.9%	5.6%	3.8%

Source: 2008-2012 American Community Survey

Figure 6. Projected Annual Population Change by County, 2015-2040

Ohio: + 0.04%

Source: Ohio Development Services Agency

Between 2015 and 2040, Ohio's population will increase only 0.04 percent per year. Most counties are expected to lose residents over the next quarter century, though central Ohio is expected to maintain substantial population growth along with the northern suburbs of Cincinnati and the western suburbs of Cleveland.

Age

Table 2. Total Population of Ohio by Year of Birth, Census 2000 and Census 2010

Month of Birth	2000 Count	2000 Percent	2010 Count	2010 Percent	# Change	% Change
April 2005-March 2010	n/a	n/a	720,856	6.2%	720,856	6.2%
April 2000-March 2005	n/a	n/a	747,889	6.5%	747,889	6.5%
April 1995-March 2000	754,930	6.6%	774,699	6.7%	19,769	0.1%
April 1990-March 1995	816,346	7.2%	823,682	7.1%	7,336	-0.1%
April 1985-March 1990	827,811	7.3%	763,116	6.6%	-64,695	-0.7%
April 1980-March 1985	816,868	7.2%	718,630	6.2%	-98,238	-1.0%
April 1975-March 1980	728,928	6.4%	691,329	6.0%	-37,599	-0.4%
April 1970-March 1975	735,582	6.5%	718,462	6.2%	-17,120	-0.3%
April 1965-March 1970	784,312	6.9%	761,369	6.6%	-22,943	-0.3%
April 1960-March 1965	883,771	7.8%	855,134	7.4%	-28,637	-0.4%
April 1955-March 1960	921,545	8.1%	887,057	7.7%	-34,488	-0.4%
April 1950-March 1955	834,831	7.4%	786,857	6.8%	-47,974	-0.6%
April 1945-March 1950	731,553	6.4%	665,409	5.8%	-66,144	-0.6%
April 1940-March 1945	553,174	4.9%	478,864	4.2%	-74,310	-0.7%
April 1935-March 1940	455,732	4.0%	371,370	3.2%	-84,362	-0.8%
April 1930-March 1935	402,668	3.5%	297,519	2.6%	-105,149	-0.9%
April 1925-March 1930	387,584	3.4%	243,833	2.1%	-143,751	-1.3%
April 1920-March 1925	325,468	2.9%	153,874	1.3%	-171,594	-1.6%
April 1915-March 1920	215,241	1.9%	60,217	0.5%	-155,024	-1.4%
March 1915 or before	176,796	1.5%	16,338	0.2%	-160,458	-1.3%
Total population	**11,353,140**	**100%**	**11,536,504**	**100%**	**183,364**	**1.6%**

Source: U.S. Census Bureau. 2000 Census (SF - 1), 2010 Census (SF - 1)

Table 3. Median Age of Ohio Compared to the U.S., 1950-2010

Year	Ohio	U.S.
1950	31.2	30.2
1960	29.4	29.5
1970	27.7	28.1
1980	29.9	30.0
1990	33.3	32.9
2000	36.2	35.3
2010	38.8	37.2

Source: Census 1950-2010 Complete SF-1.

The average Ohioan was 39 years old in 2010, up from 36 years old in 2000. Since 1990, Ohio has become substantially older than the national average.

Figure 7. Median Age by County, 2010

Ohio: 38.8
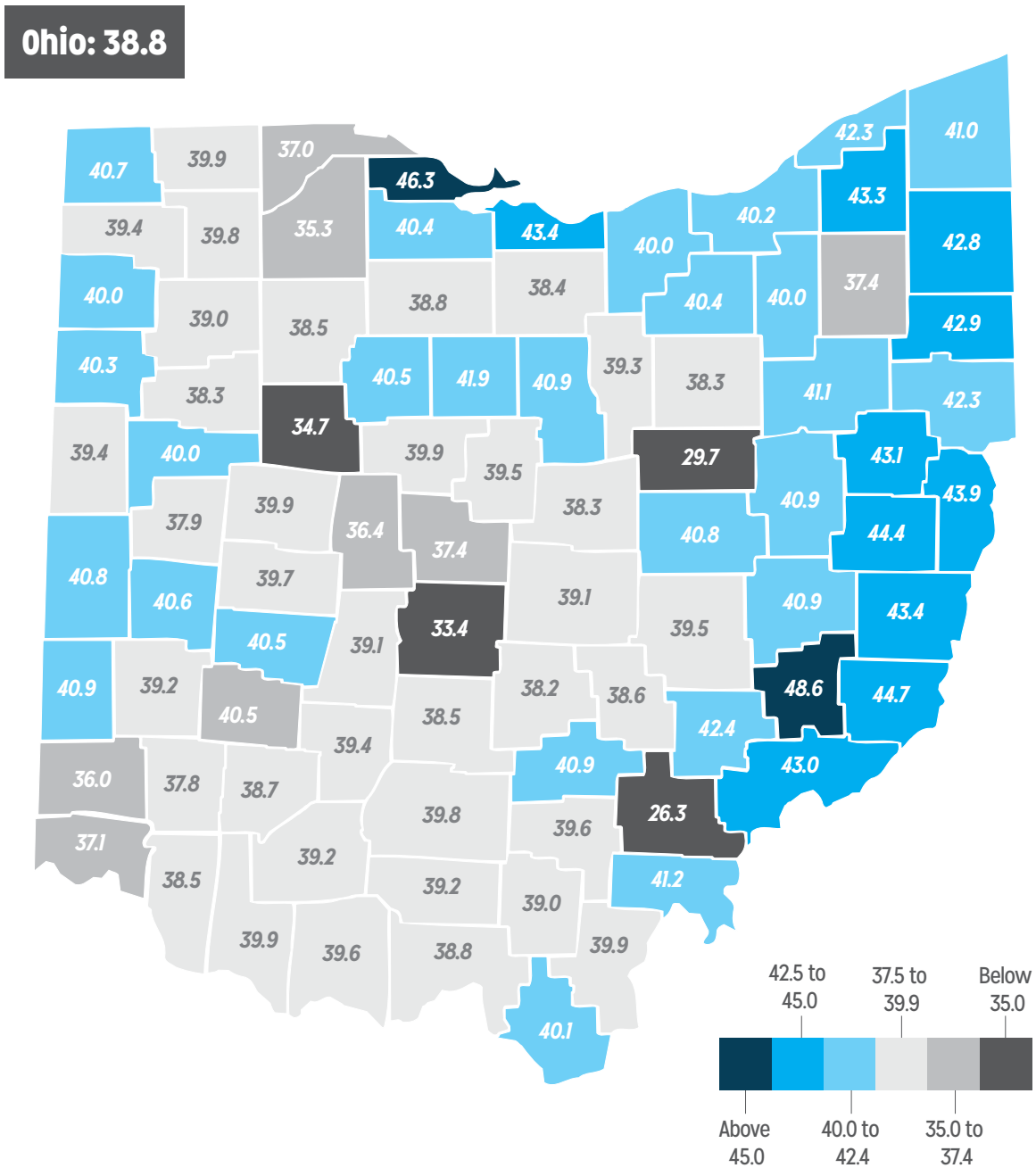
Source: Census 2010 Complete SF - 1

Median age varied quite dramatically across the state. Overall, counties along Ohio's eastern border were generally among the oldest, as are those with lakefront retirement communities. The youngest counties were Athens and Holmes, due to Ohio University and large Amish populations, respectively, with Franklin being third-youngest. Overall, metro areas (excluding northeast Ohio) were younger than the state average.

Figure 8. Change in Median Age by County, 2000-2010

Ohio: +2.6 Years
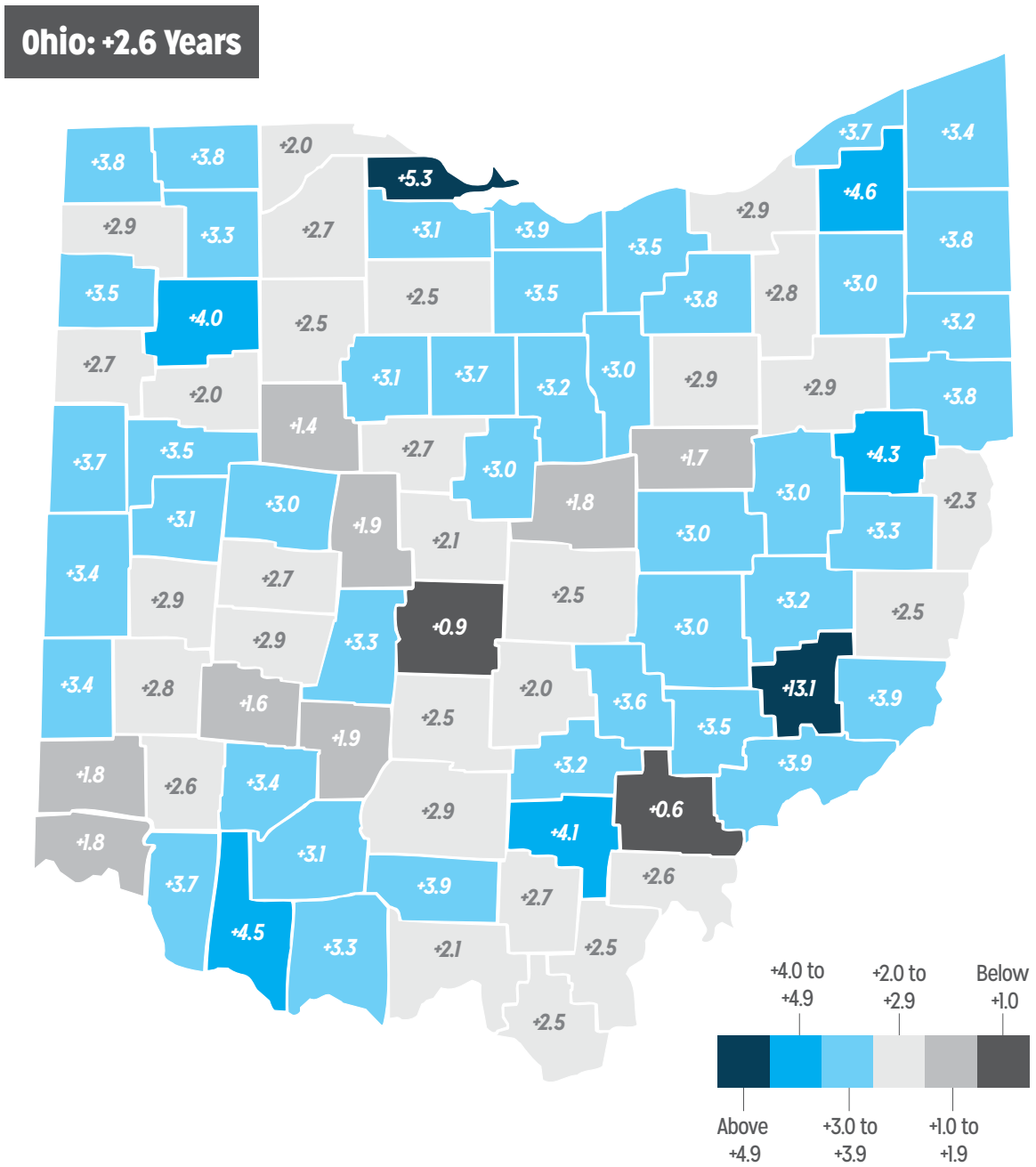
Source: Census 2010 Complete SF - 1

Rural counties in Ohio were aging much faster than urban and suburban regions in central and southwest portions of the state.

Figure 9. Age Structure of Ohio's Population, 2010

Percent of Population

■ Male   ■ Female
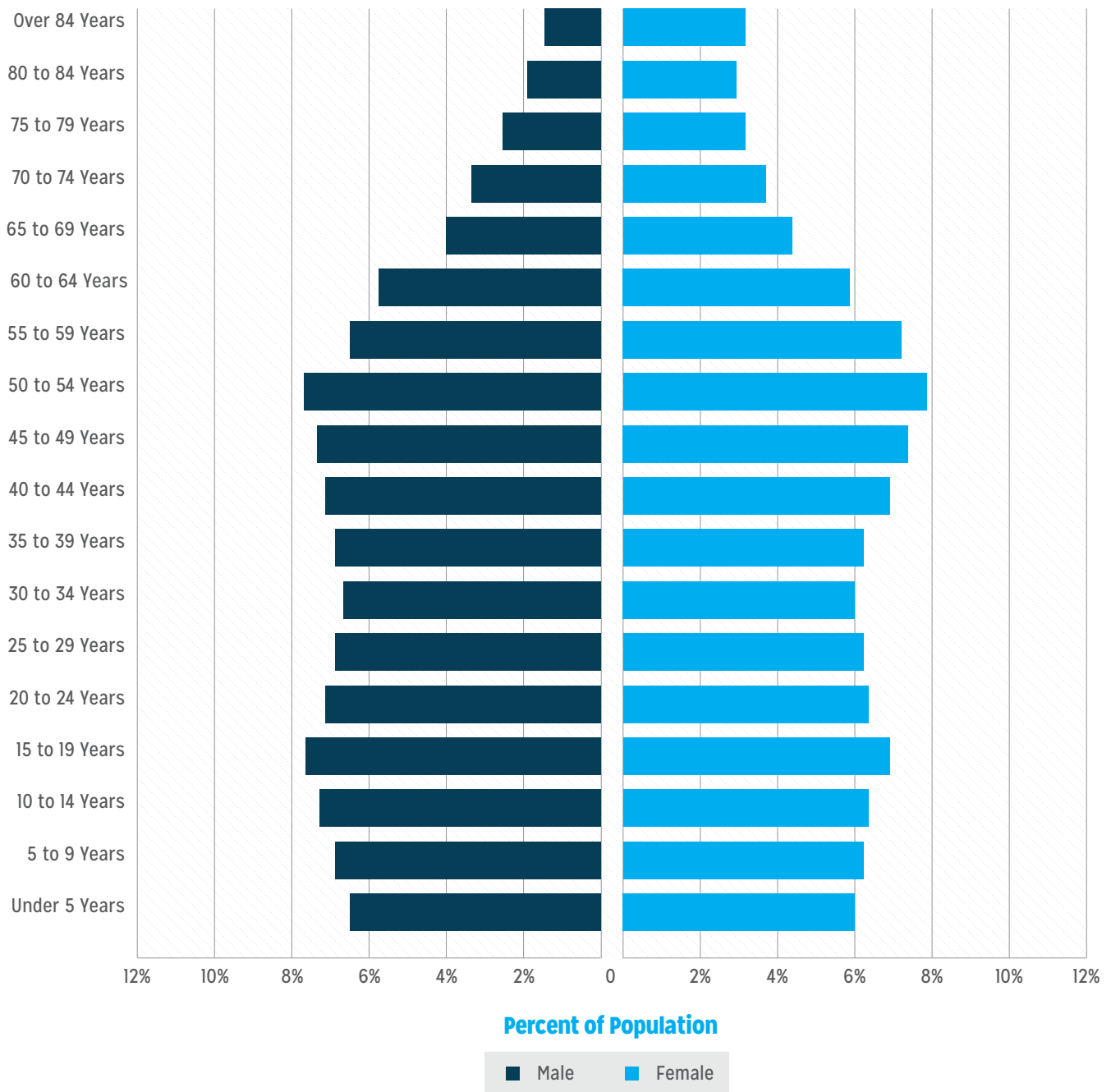
Source: Census 1950-2010 Complete SF-1.

This graphic—what was once known as a population pyramid, when higher birth rates gave it a triangular shape—provides a breakdown of the state's resident population in five year age increments. The age brackets with the largest shares of the population were those including adults aged 45-54 and youth aged 15-19. Age structures for 2000 and 1950 are shown on the next two pages.

Figure 10. Age Structure of Ohio's Population, 2000

Age Group	Male	Female
Over 84 Years		
80 to 84 Years		
75 to 79 Years		
70 to 74 Years		
65 to 69 Years		
60 to 64 Years		
55 to 59 Years		
50 to 54 Years		
45 to 49 Years		
40 to 44 Years		
35 to 39 Years		
30 to 34 Years		
25 to 29 Years		
20 to 24 Years		
15 to 19 Years		
10 to 14 Years		
5 to 9 Years		
Under 5 Years		

Percent of Population

■ Male ■ Female
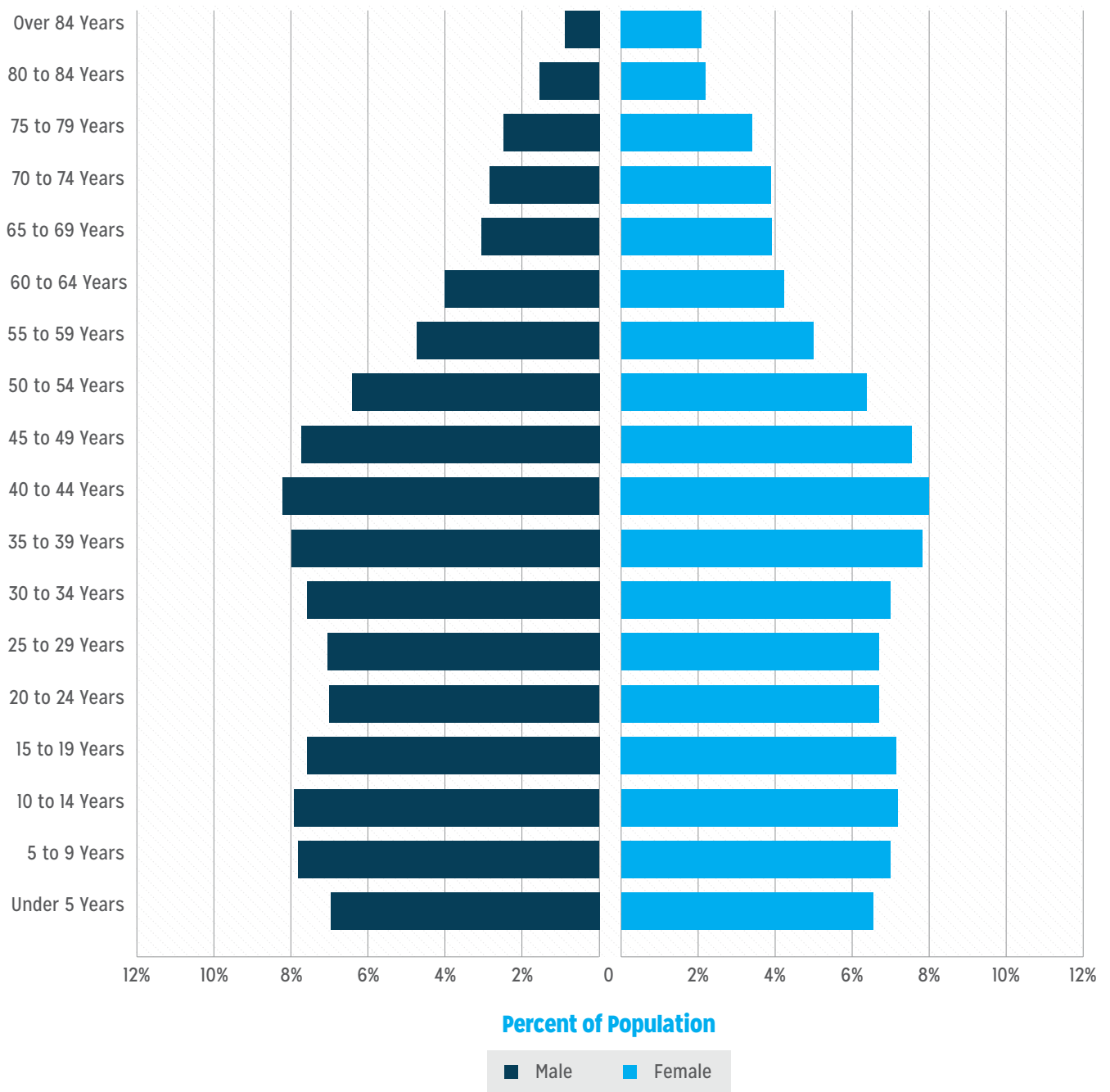
Source: Population Counts 1910-2000 and Census 2010 Complete SF-1.

Figure 11. Age Structure of Ohio's Population, 1950

Percent of Population

■ Male   ■ Female
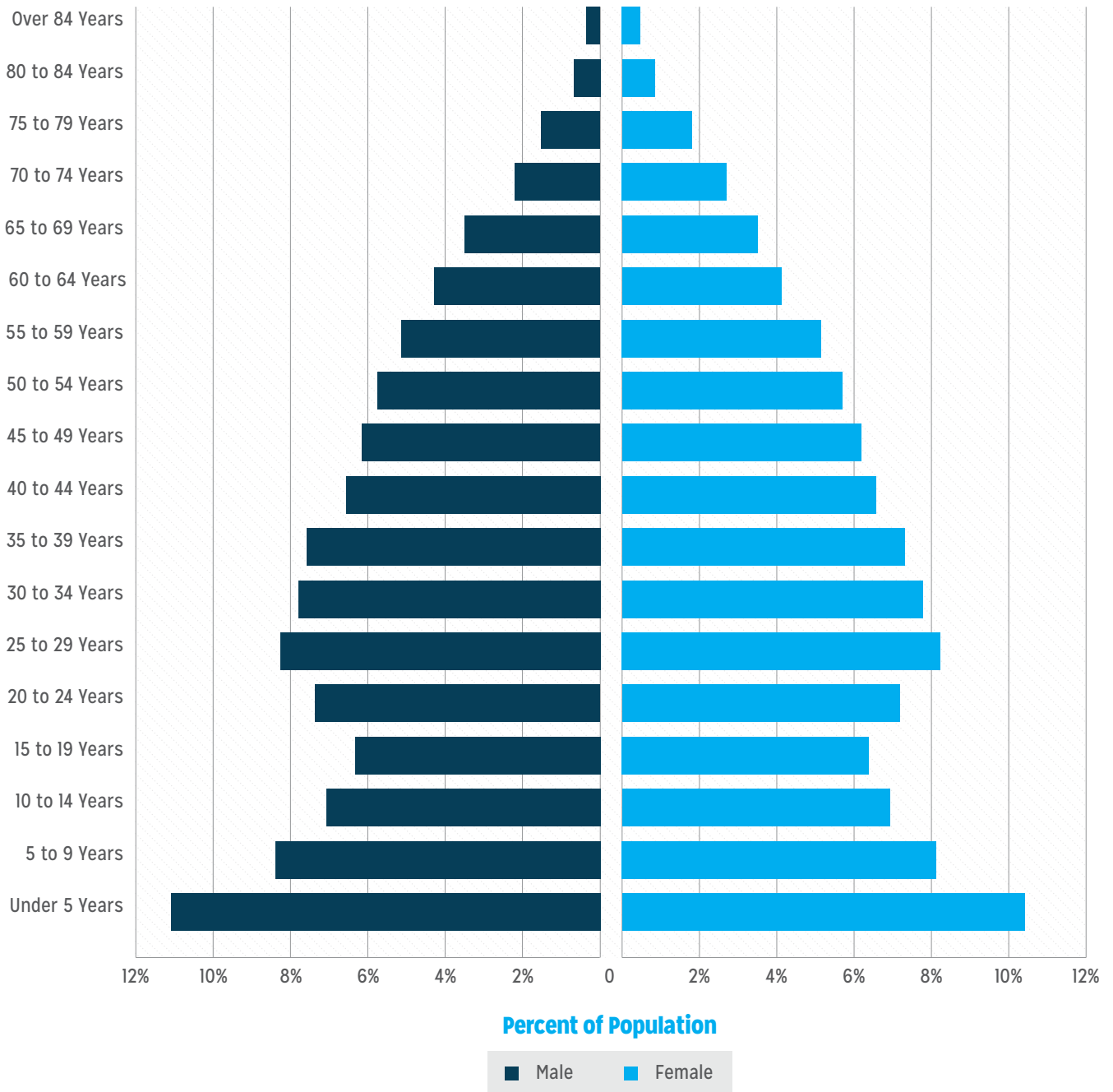
Source: Population Counts 1910-2000 and Census 2010 Complete SF-1.

Table 4. Age of Householder by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	**Percent**	**Estimate**	**Percent**
Householder 15 to 24 years	27,626	0.9%	169,792	11.7%
Householder 25 to 34 years	310,791	10.0%	368,628	25.3%
Householder 35 to 44 years	528,057	17.0%	273,579	18.8%
Householder 45 to 54 years	719,013	23.2%	256,329	17.6%
Householder 55 to 64 years	677,062	21.9%	179,830	12.4%
Householder 65 to 74 years	443,504	14.3%	96,135	6.6%
Householder 75 to 84 years	291,013	9.4%	68,712	4.7%
Householder 85 years and over	101,217	3.3%	44,421	3.0%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008-2012 American Community Survey

*Percentages may not add to 100% due to rounding.

Figure 12. Dependency Age Populations, 1950-2010

This graphic illustrates the relative proportions of the working-age population (18 to 64) compared to those aged 17 and younger and those aged 65 and older. In 1960 and 1970, children of the baby boom constituted about a third of Ohio's population before returning to prior averages. With each decade, the proportion of Ohioans who were aged 65 or older has increased, a trend that will only accelerate as those Baby Boomers reach retirement age.

Figure 13. Dependency Ratio by County, Population 65 and Older, 2010

Ohio: 0.226
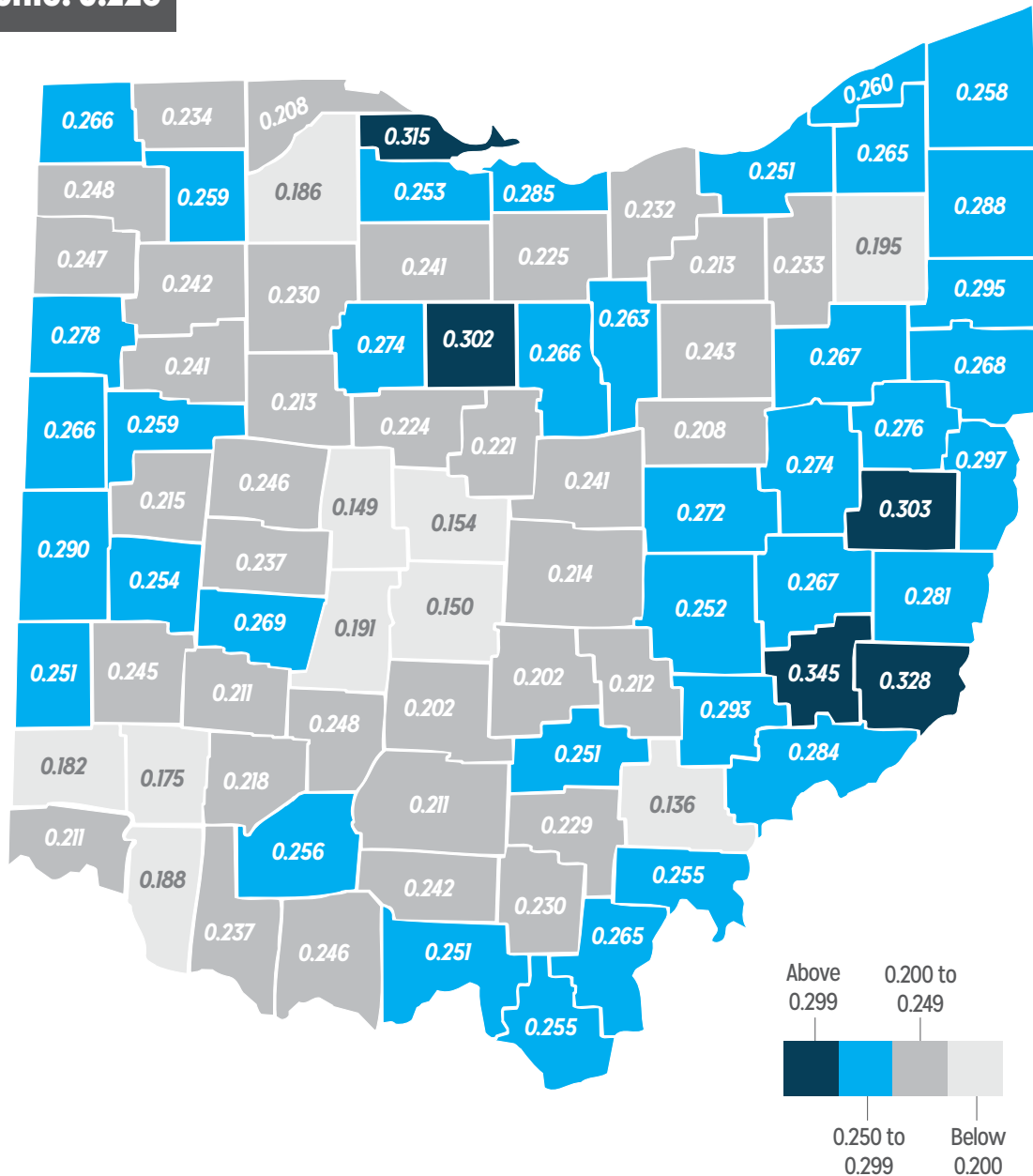
Source: Census 2010 Complete SF - 1

The dependency ratio is equal to the number of residents aged 65 and older divided by the number of residents of working age (18 to 64), providing an approximation of how many retired people must be financially supported by each worker. Ratios were generally highest in the eastern portion of the state as well as rural areas of western and north central Ohio. They were lowest near Columbus and Cincinnati, as well as Athens County. For example, in 2010, Franklin County had 115,706 residents aged 65 or older and 769,166 aged 18 to 64. The number on the map (0.150) is the first figure divided by the second.

Figure 14. Dependency Ratio, Population 17 and Younger, 2010

Ohio: 0.380

Source: Census 2010 Complete SF - 1

Similarly, this dependency ratio is equal to the number of residents aged 17 and younger divided by the number of residents of working age (18 to 64), providing an estimate of how many children must be supported by each worker. This ratio was highest in Holmes County due to the local Amish population, as well as suburban Delaware County and portions of western Ohio; it was lowest in Athens County (due to Ohio University). For example, in 2010, Franklin County had 278,542 residents aged 17 or younger and 769,166 aged 18 to 64. The number on the map (0.362) is the first figure divided by the second.

Figure 15. Racial Composition of Ohio's Total Population, 1990-2010
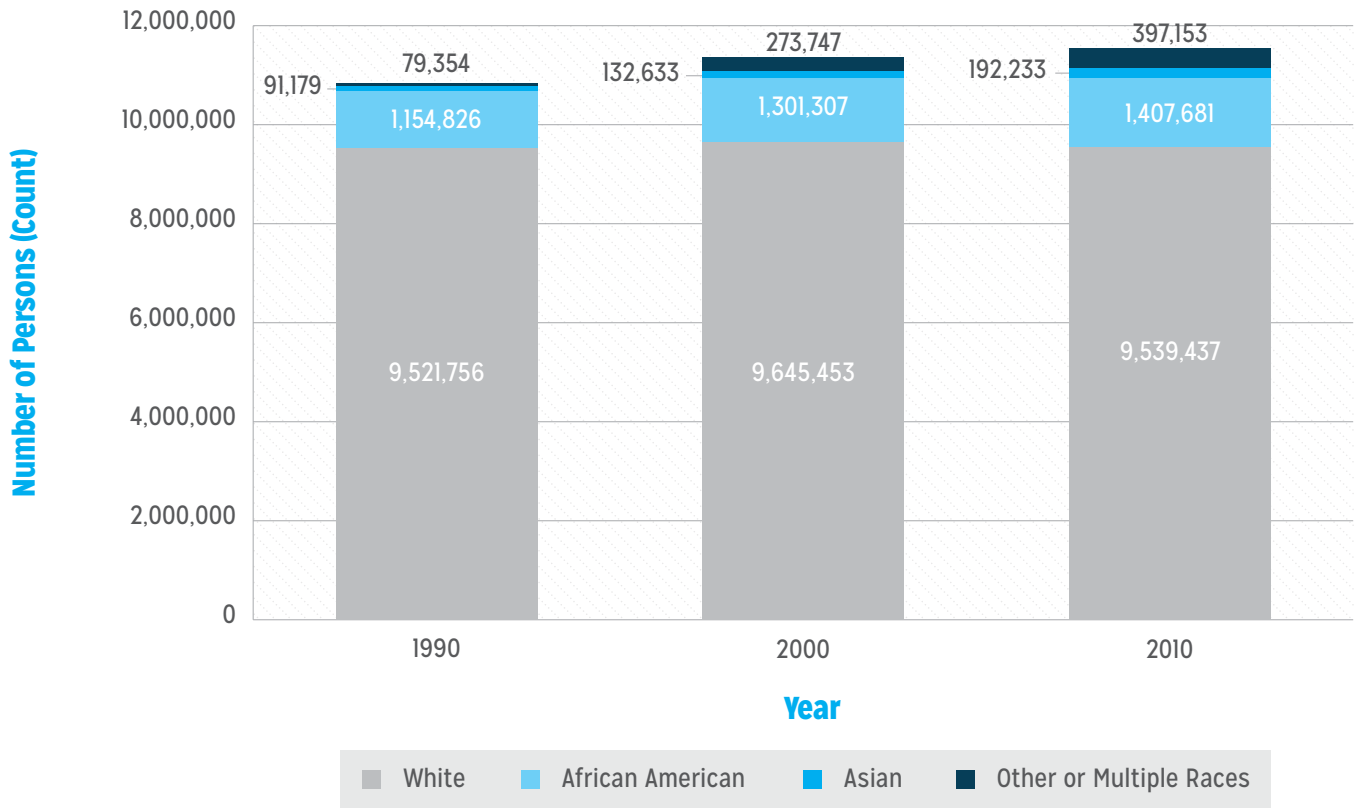
Source: Census 1950-2010, Complete SF-1

Ohio's white population is nearly unchanged since 1990 and declined slightly (1.1 percent) between 2000 and 2010. The state's population increases during that time are thus attributable to growth among minority racial groups. Please note that "Hispanic or Latino" is considered an ethnic category, not a race, by the U.S. Census Bureau and is not included in this chart.

Figure 16. Percent of Minority (Non-White and/or Hispanic/Latino) Residents by County, 2010

Ohio: 18.9%

Above 19.9%	10.0% to 14.9%	Below 5.0%
15.0% to 19.9%	5.0% to 9.9%	
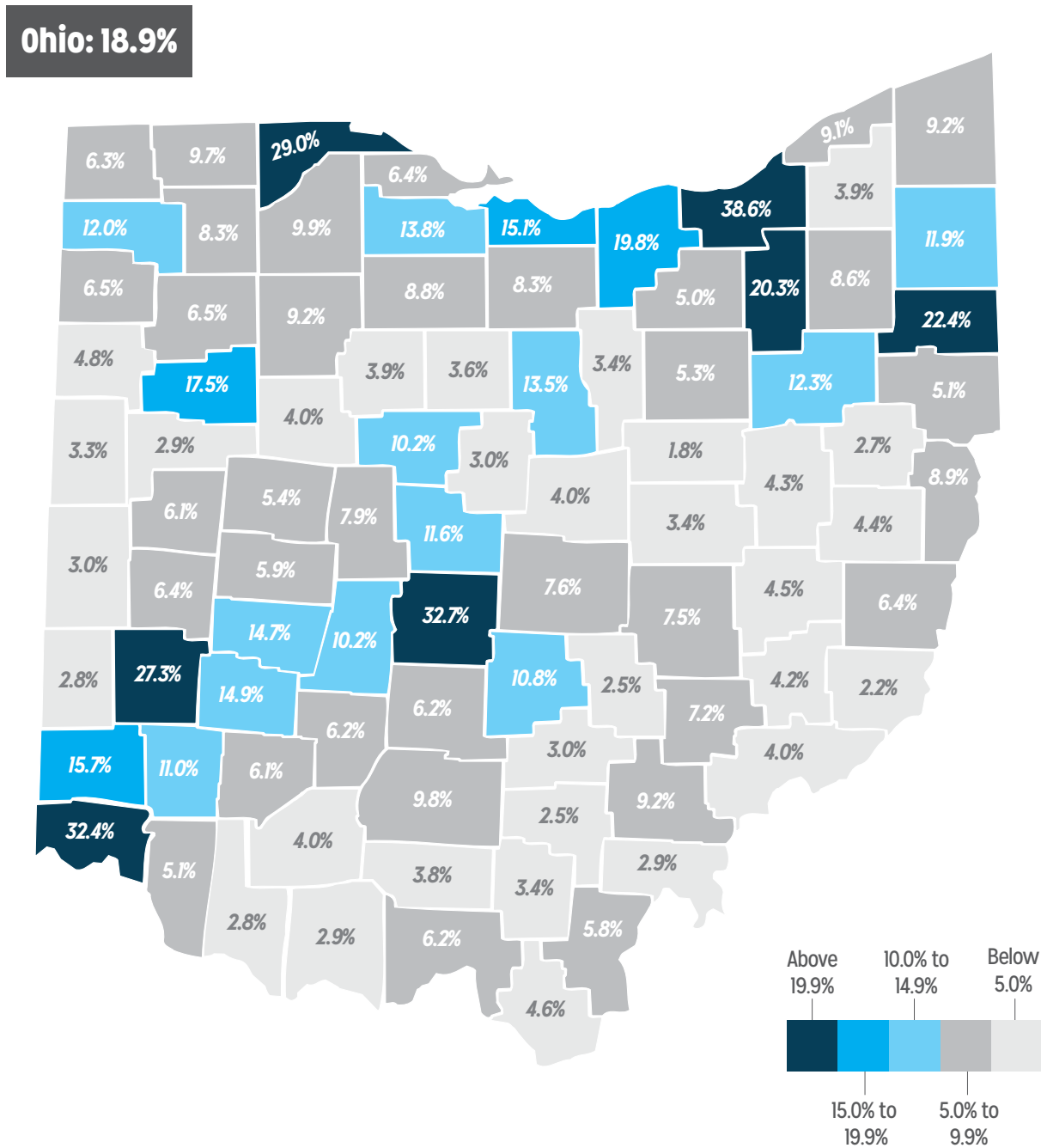
Source: Census 2010 Complete SF - 1

Overall, nearly one in five Ohioans identified as a member of an ethnic and/or racial minority group, with higher proportions in urban counties. In roughly half of all counties, however, over 95 percent of residents were non-Hispanic/Latino whites.

Figure 17. Percent Change in Minority Population by County, 2000-2010

Ohio: +20.0%

| Above 75.0% | +50.0% to +74.9% | +25.0% to +49.9% | +0.0% to +24.9% | Net Decrease |
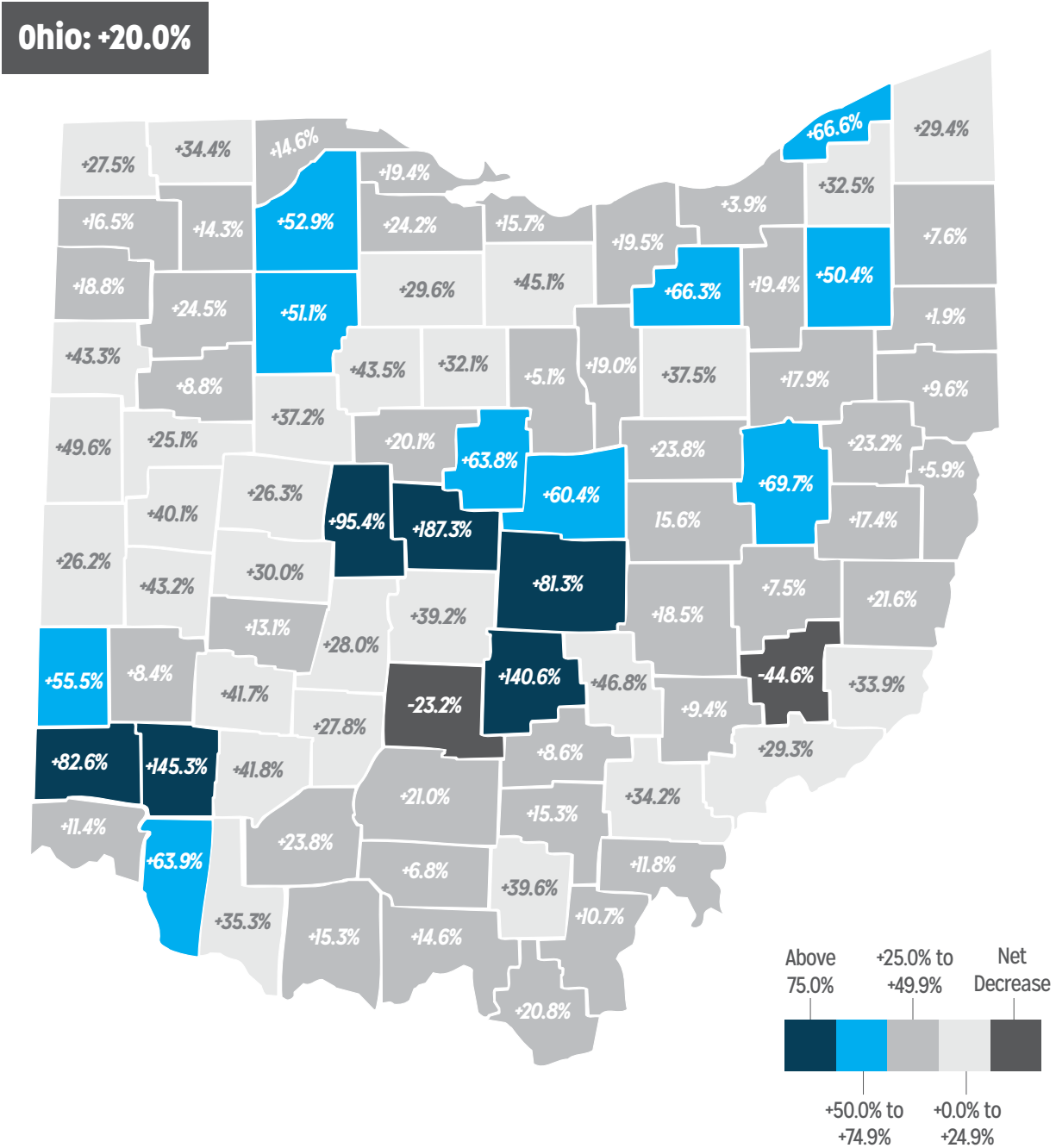
Source: Census 2010 Complete SF - 1

Statewide, the minority population increased by 20 percent between 2000 and 2010. By far, the largest increases were seen in suburban counties near Columbus and Cincinnati – though some rural counties, like Preble and Tuscarawas, saw dramatic increases as well.

Table 5. Race of Householder by Tenure

	All housing units	Owner-occupied housing units	Renter-occupied housing units
White	84.7%	90.8%	71.7%
Black or African American	12.0%	6.8%	23.1%
American Indian/Alaska Native	0.2%	0.1%	0.3%
Asian	1.4%	1.1%	2.0%
Native Hawaiian/Pacific Islander	0.0%	0.0%	0.0%
Some other race	0.6%	0.3%	1.0%
Two or more races	1.1%	0.8%	1.8%
Hispanic or Latino origin	2.1%	1.4%	3.7%
White alone, not Hispanic or Latino	83.3%	89.7%	69.5%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

The ethnic and racial composition of households by tenure reveals substantial differences between homeowners and renters. Nearly 90 percent of homeowners were white (non-Hispanic/Latino), whereas this was the case for only about 70 percent of renters. African-Americans were three times more likely to be renters than homeowners.

Figure 18. Hispanic and Asian Populations, 1980-2010

Number of Persons (Count)

	1980	1990	2000	2010
Hispanic	119,883			354,674
Asian	53,166			192,233
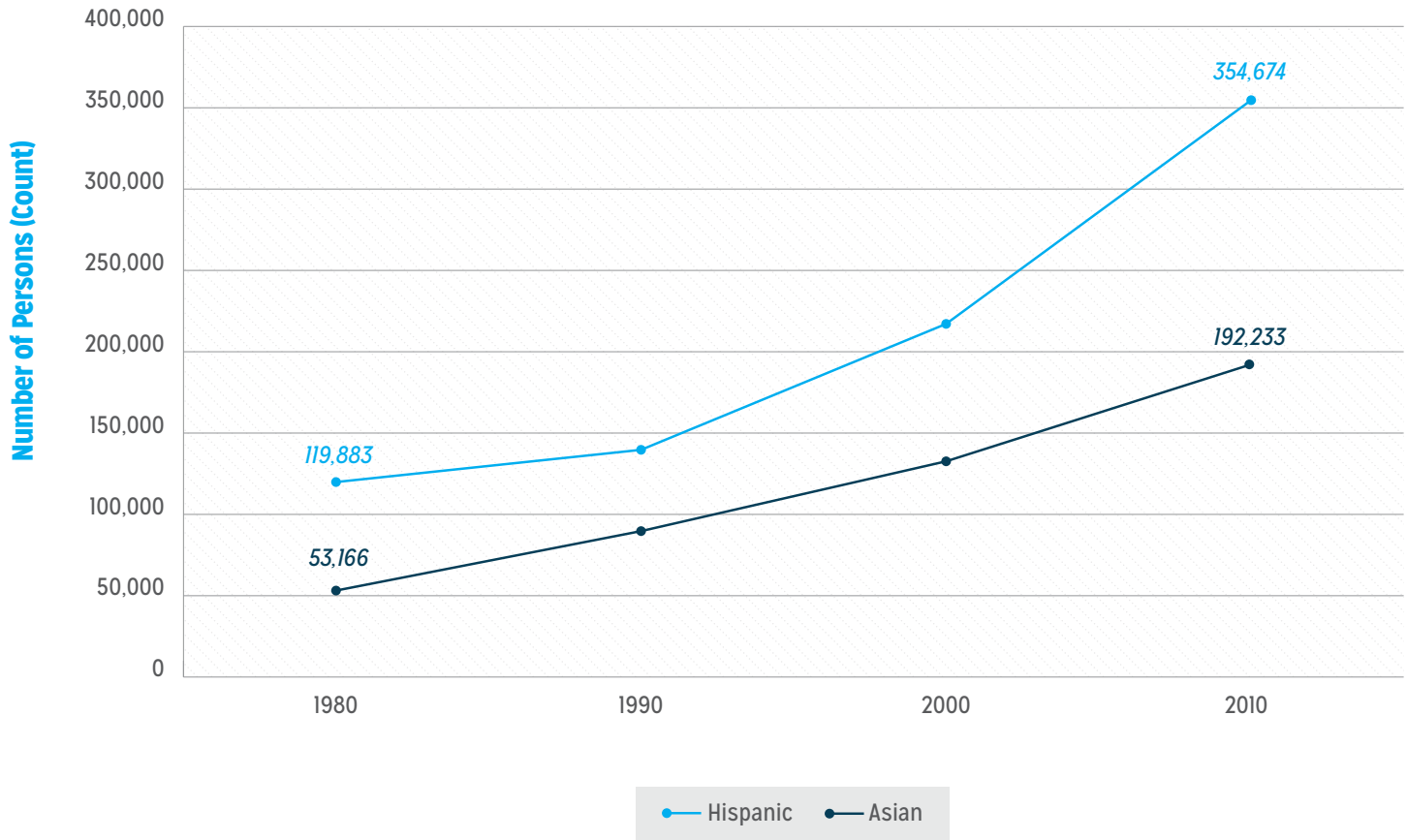
— Hispanic — Asian

This graph illustrates the substantial population growth among Hispanics and Asians in Ohio; there were roughly triple the residents of each group in 2010 as there were in 1980.

Table 6. Nation of Origin, Hispanic or Latino Residents

	Number	Percent
Total Population Ohio	11,536,504	100.0%
Hispanic Or Latino (Of Any Race)	**354,674**	**3.1%**
Not Hispanic Or Latino	11,181,830	96.9%
Mexican	172,029	1.5%
Puerto Rican	94,965	0.8%
Cuban	7,523	0.1%
Dominican (Dominican Republic)	6,453	0.1%
Central American (Excludes Mexican)	22,756	0.2%
Costa Rican	1,093	<0.1%
Guatemalan	8,680	0.1%
Honduran	3,699	<0.1%
Nicaraguan	1,383	<0.1%
Panamanian	2,055	<0.1%
Salvadoran	5,627	<0.1%
Other Central American	219	<0.1%
South American	17,571	0.2%
Argentinean	1,921	<0.1%
Bolivian	649	<0.1%
Chilean	1,065	<0.1%
Colombian	5,247	<0.1%
Ecuadorian	2,090	<0.1%
Paraguayan	205	<0.1%
Peruvian	3,741	<0.1%
Uruguayan	291	<0.1%
Venezuelan	2,190	<0.1%
Other South American	172	<0.1%
Other Hispanic Or Latino	33,377	0.3%
Spaniard	6,426	0.1%
Spanish	4,200	<0.1%
Spanish American	231	<0.1%
All Other Hispanic Or Latino	22,520	0.2%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Table 7. Nation or Tribe of Origin, American Indian or Alaskan Native Residents

American Indian	Number		Number
Apache	1,325	Lumbee	406
Arapaho	95	Menominee	66
Blackfeet	4,916	Mexican American Indian	1,472
Canadian and French American Indian	338	Navajo	809
Central American Indian	458	Ottawa	229
Cherokee	26,584	Paiute	39
Cheyenne	236	Pima	27
Chickasaw	289	Potawatomi	276
Chippewa	1,599	Pueblo	163
Choctaw	1,194	Puget Sound Salish	32
Colville	11	Seminole	460
Comanche	237	Shoshone	99
Cree	194	Sioux	2,069
Creek	579	South American Indian	650
Crow	204	Spanish American Indian	124
Delaware	608	Tohono O'Odham	41
Hopi	105	Ute	32
Houma	22	Yakama	19
Iroquois	1,807	Yaqui	73
Kiowa	70	Yuman	31

Alaska Native	Number
Alaskan Athabascan	100
Aleut	88
Inupiat	115
Tlingit-Haida	77
Tsimshian	28
Yup'ik	47

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Totals shown in **Tables 7-9** represent the number of residents who identified in whole or part with a particular nation or tribe.

Table 8. Nation of Origin, Asian Residents

	Number
Asian Indian	71,211
Bangladeshi	1,052
Bhutanese	865
Burmese	1,356
Cambodian	4,570
Chinese (except Taiwanese)	47,861
Filipino	27,661
Hmong	589
Indonesian	1,354
Japanese	16,995
Korean	21,207
Laotian	4,183
Malaysian	528
Nepalese	992
Pakistani	5,330
Sri Lankan	1,029
Taiwanese	3,172
Thai	4,024
Vietnamese	15,639

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Table 9. Nation or Island of Origin, Native Hawaiian or Pacific Islander

	Number
Fijian	90
Guamanian or Chamorro	1,977
Marshallese	124
Native Hawaiian	3,037
Samoan	1,278
Tongan	81

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Table 10. New Naturalized Citizens and Legal Permanent Residents by Continent of Origin, 2012

Ohio	New Legal Permanent Residents	New Naturalized Citizens
Total	**13,948**	**10,194**
Africa	3,686	3,096
Asia	6,825	3,828
Europe	1,481	1,714
North America	1,354	1,049
Oceania	53	37
South America	501	439
Unknown	48	31

Source: Department of Homeland Security Yearbook of Immigration Statistics

Education

Figure 19. Percent of Population Aged 25+ with a College Degree (includes two-year degrees)

Ohio Average: 32.4%   **U.S. Average: 36.2%**

Legend:
Above 50.0% | 30.0% to 39.9% | Below 20.0%
40.0% to 50.0% | 20.0% to 29.9%

Source: 2008 - 2012 American Community Survey

Just under a third of Ohioans hold a college degree, four percentage points lower than the national average. While a majority of Delaware County adults possess a college degree, as do near-majorities in several other counties, less than one in five adults hold a degree in 20 largely rural counties. Counties with higher rates of education generally have higher household incomes (see **Figure 40**).

Figure 20. Percent of Population Aged 25+ with a College Degree (four-year degrees only)

Ohio Average: 24.7%   **U.S. Average: 28.5%**
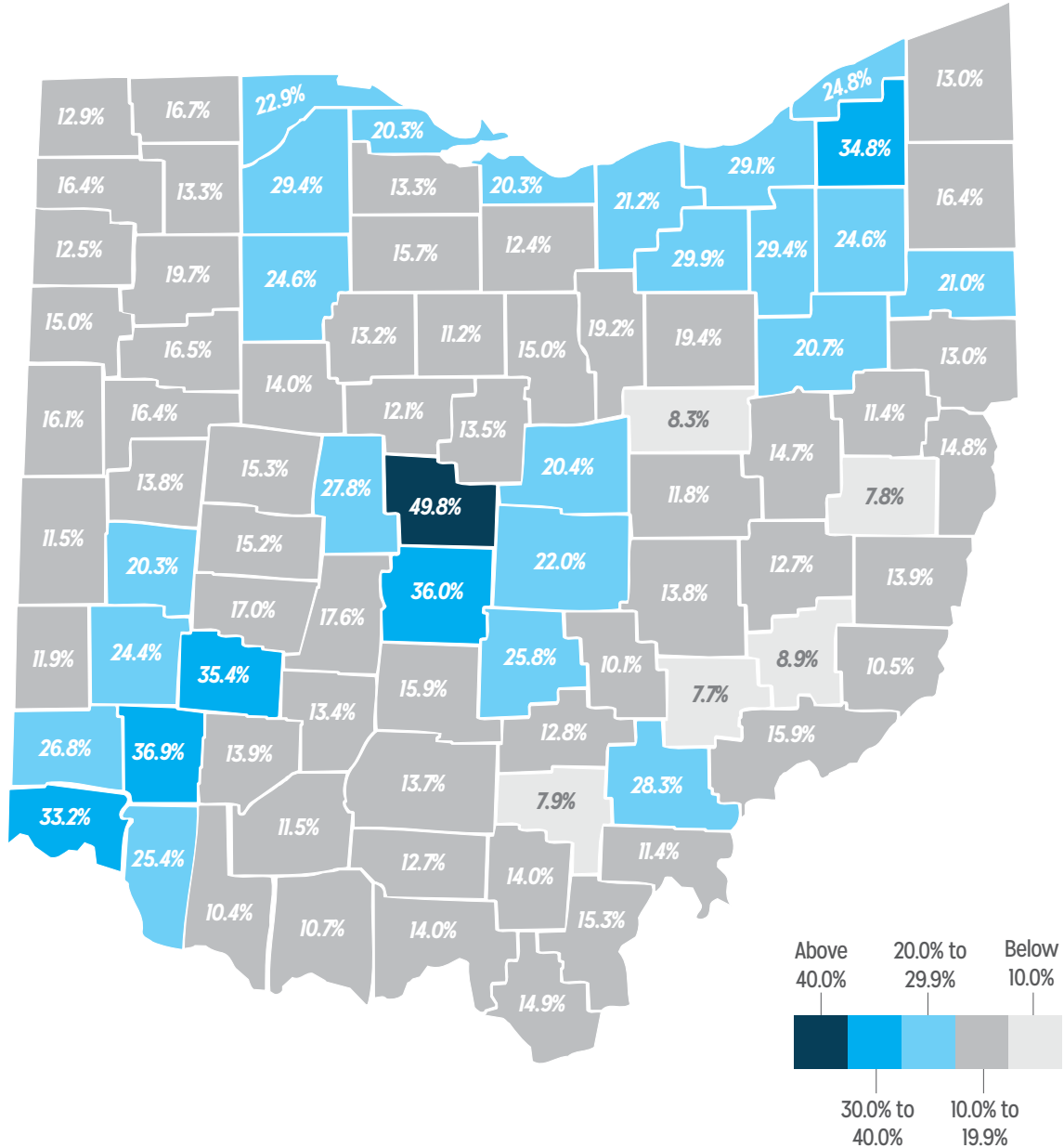
Source: 2008 - 2012 American Community Survey

Focusing on only four-year degrees, the statewide rate drops to roughly one in four. Again, Delaware County leads the way, with much of rural Appalachia lagging behind.

Figure 21. Average Household Size, Ohio and U.S., 1950-2010

Figure 22. Household Size by County

Ohio: 2.46

Legend:
- Above 2.79
- 2.70 to 2.79
- 2.60 to 2.69
- 2.50 to 2.59
- 2.40 to 2.49
- Below 2.40

Source: 2008 - 2012 American Community Survey

The largest households were mostly in suburban counties, which had more families with children. Conversely, the smallest average households were mostly along the eastern border where median age was highest. Holmes County is a clear outlier in the map shown above, given the presence of the Amish community.

Figure 23. Percentage of Persons Counted as Heads of Household (Headship Rate) by County

Ohio: 51.7%
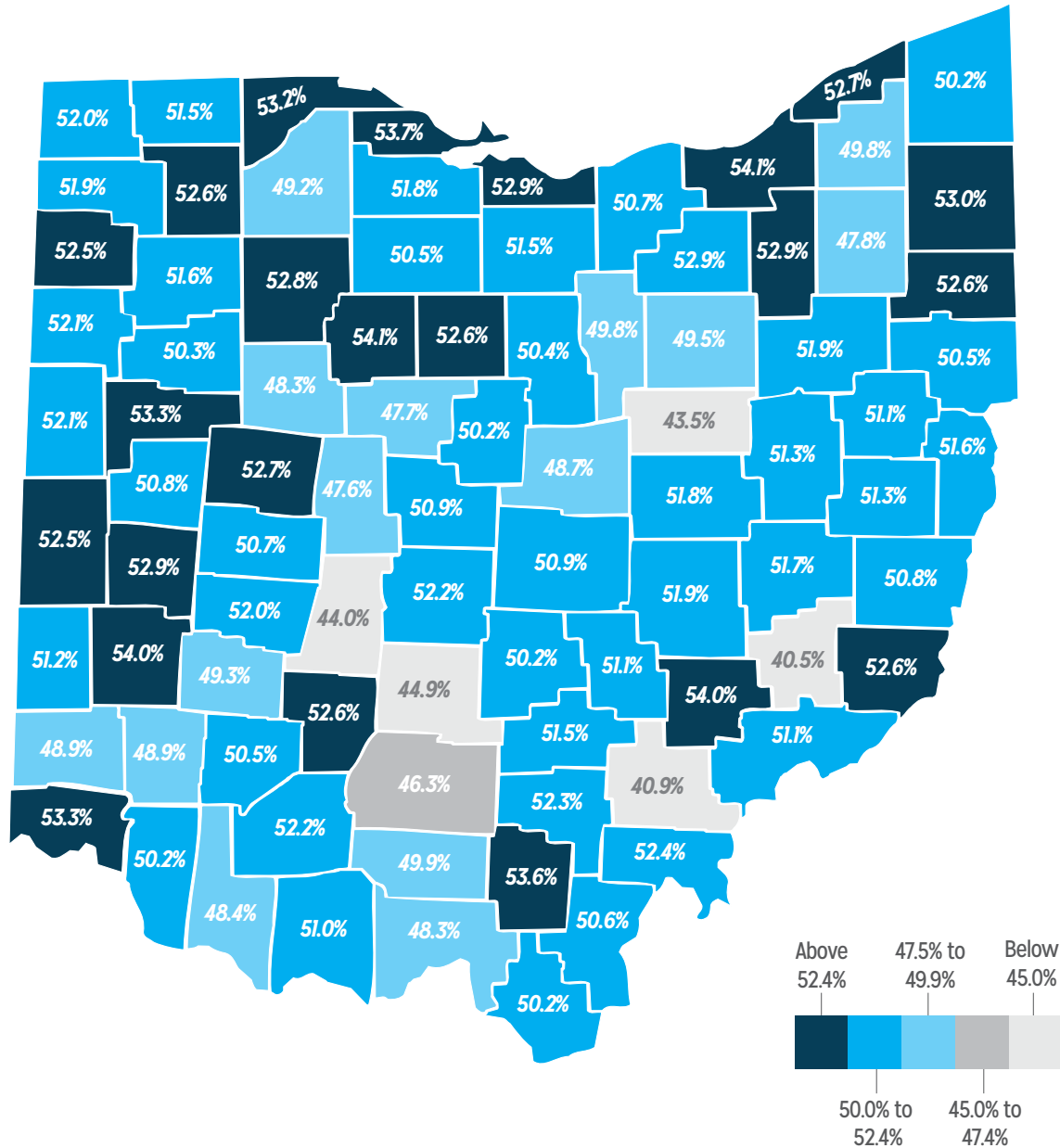
Source: 2008 - 2012 American Community Survey

This map shows what percent of residents in a county are heads of household and in a position to make decisions about housing purchase and rental. The highest proportions of headship were in Cuyahoga and Wyandot counties (54.1 percent each), while the lowest was in Noble County (40.5 percent).

Figure 24. Headship Rate by County, Individuals Ages 25-34

Ohio: 47.8%
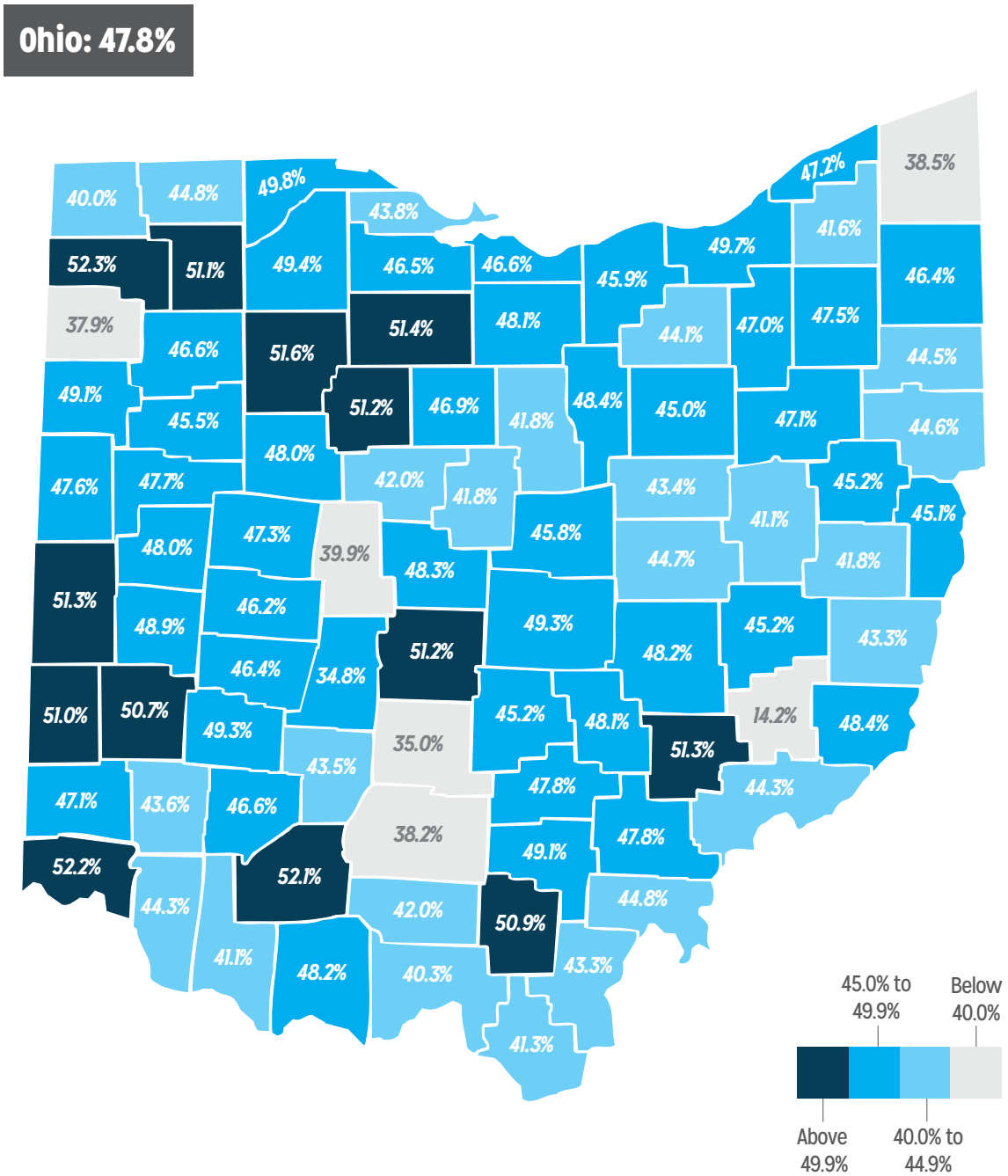
Source: 2008 - 2012 American Community Survey

This map considers headship rate among only those aged 25-34, when many young adults first seriously consider homeownership. The highest rate was in Defiance County (52.3 percent).

Table 11. Household Size by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
1-person household	726,602	23.5%	614,567	42.2%
2-person household	1,192,340	38.5%	376,734	25.8%
3-person household	487,496	15.7%	213,401	14.6%
4-person household	423,549	13.7%	142,437	9.8%
5-person household	178,963	5.8%	67,309	4.6%
6-person household	59,705	1.9%	26,446	1.8%
Larger households	29,628	1.0%	16,532	1.1%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Table 12. Types of Households, 2010

	Households	Percent
Husband-wife households	**2,173,477**	**47.2%**
Male householder	1,832,039	39.8%
Female householder	341,438	7.4%
Other partnered households	**311,455**	**6.8%**
Male householder and male partner	12,866	0.3%
Male householder and female partner	144,313	3.1%
Female householder and female partner	15,736	0.3%
Female householder and male partner	138,540	3.0%
Unpartnered family households	**506,697**	**11.0%**
Male householder	58,662	1.3%
Female householder	448,035	9.7%
Single-person households	**1,328,550**	**28.9%**
Male living alone	587,486	12.8%
Female living alone	741,064	16.1%
Other nonfamily households	**283,256**	**6.2%**
Total number of households	**4,603,435**	**100%**

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Household type information is combined here with other demographic data to provide a more complete picture of household composition. To clarify terms, "other partnered households" included an unmarried opposite-sex couples and all same-sex couples regardless of legal status. "Unpartnered family households" indicate a household headed by a single parent or guardian, while "other nonfamily households" indicate cohabitation without familial connection.

Figure 25. Percent of Households Consisting of Families with Children by County, 2010

Ohio: 30.9%

Source: Census 2010 Complete SF - 1

Statewide, nearly a third (31 percent) of households were comprised of families with children. This map has the same general pattern as the household size map, with the highest proportions in Holmes and Warren Counties, as well as Columbus' suburbs. The lowest proportions were in the eastern portion of the state.

Figure 26. Percent of Households that are Single-Person Households by County, 2010

Ohio: 28.9%

Legend:
- Above 29.9%
- 27.0% to 29.9%
- 24.0% to 26.9%
- 21.0% to 23.9%
- Below 21.0%

Source: Census 2010 Complete SF - 1

The highest proportions of single-person households were in Ohio's urban counties, as well as portions of Appalachia and northern Ohio. The lowest proportions were in suburban counties where families comprise a larger share of the population.

Ohio: 10.4%

Source: Census 2010 Complete SF - 1

Adults aged 65 and older living alone comprised about a third of single-person households and a tenth of all households. These proportions were higher in eastern Ohio, especially areas hard-hit by deindustrialization (Belmont, Jefferson, and Mahoning Counties). There are far fewer households of this type in central Ohio and suburban counties near Cincinnati where households with children are more common.

Disability

Table 13. Prevalence of Disability in Ohio

	Number	Percent
Total civilian non-institutionalized population	**11,356,139**	
Number of Ohioans with one or more disabilities	**1,501,788**	**13.2%**
Total population of Ohio under 5 years old	**712,820**	
Ohioans under 5 with one or more disabilities	**5,599**	**0.8%**
With a hearing difficulty	3,759	0.5%
With a vision difficulty	3,008	0.4%
Total population of Ohio 5 to 17 years old	**2,001,169**	
Ohioans 5 to 17 with one or more disabilities	**125,590**	**6.3%**
With a hearing difficulty	14,052	0.7%
With a vision difficulty	15,044	0.8%
With a cognitive difficulty	99,637	5.0%
With an ambulatory difficulty	13,622	0.7%
With a self-care difficulty	19,669	1.0%
Total population of Ohio 18 to 64 years old	**7,077,354**	
Ohioans 18 to 64 with one or more disabilities	**803,212**	**11.3%**
With a hearing difficulty	157,951	2.2%
With a vision difficulty	122,192	1.7%
With a cognitive difficulty	347,821	4.9%
With an ambulatory difficulty	418,420	5.9%
With a self-care difficulty	140,114	2.0%
With an independent living difficulty	285,906	4.0%
Total population of Ohio over 64 years old	**1,638,583**	
Ohioans over 64 with one or more disabilities	**567,387**	**36.3%**
With a hearing difficulty	232,486	14.9%
With a vision difficulty	100,265	6.4%
With a cognitive difficulty	134,078	8.6%
With an ambulatory difficulty	364,156	23.3%
With a self-care difficulty	125,929	8.0%
With an independent living difficulty	245,200	15.7%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Figure 28. Prevalence of Disability by County
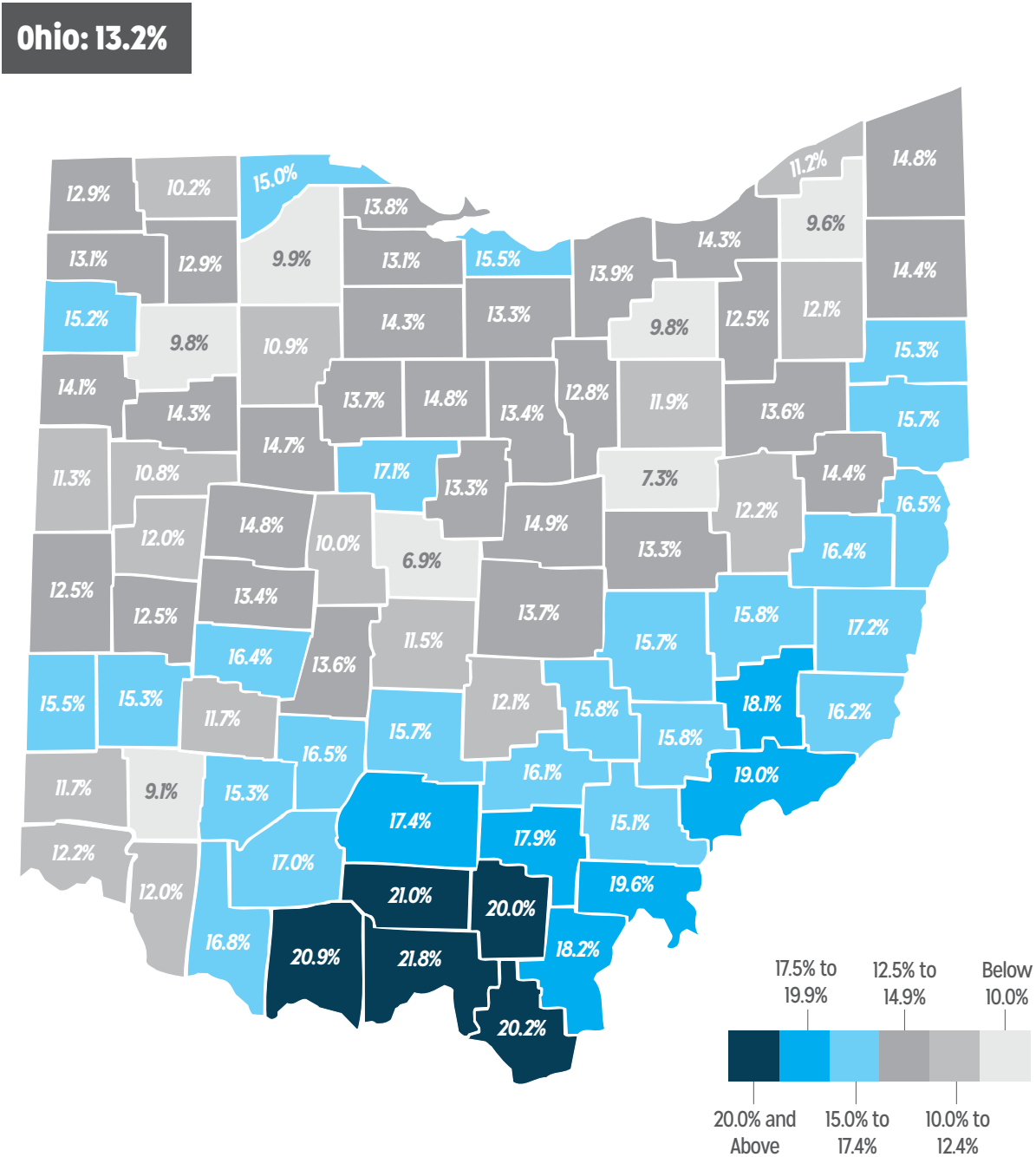
Source: 2008 - 2012 American Community Survey

More than one in eight Ohioans had a disability, a rate that varied widely from county to county. While several suburban counties were below 10 percent, five counties near Ohio's southern tip were above 20 percent; almost all Appalachian counties were above the state average. **Figure 32** provides a map of the rate of poverty among the disabled by county.

Figure 29. Percent of Residents Receiving Supplemental Security Income (SSI) by County, 2012

Ohio: 2.6%

Source: Social Security Administration

This map shows the percentage of the population in a given county receiving SSI. Recipients were heavily concentrated in the southern portion of the state, with Cuyahoga, Guernsey, and Lucas Counties also seeing elevated levels of SSI claims.

Figure 30. Earnings in the Past 12 Months by Disability Status

Annual Earnings - All Disabled Ohioans

- Less than $5,000
- $5,000 to $14,999
- $15,000 to $24,999
- $25,000 to $34,999
- $35,000 to $49,999
- $50,000 to $74,999
- $75,000 or more
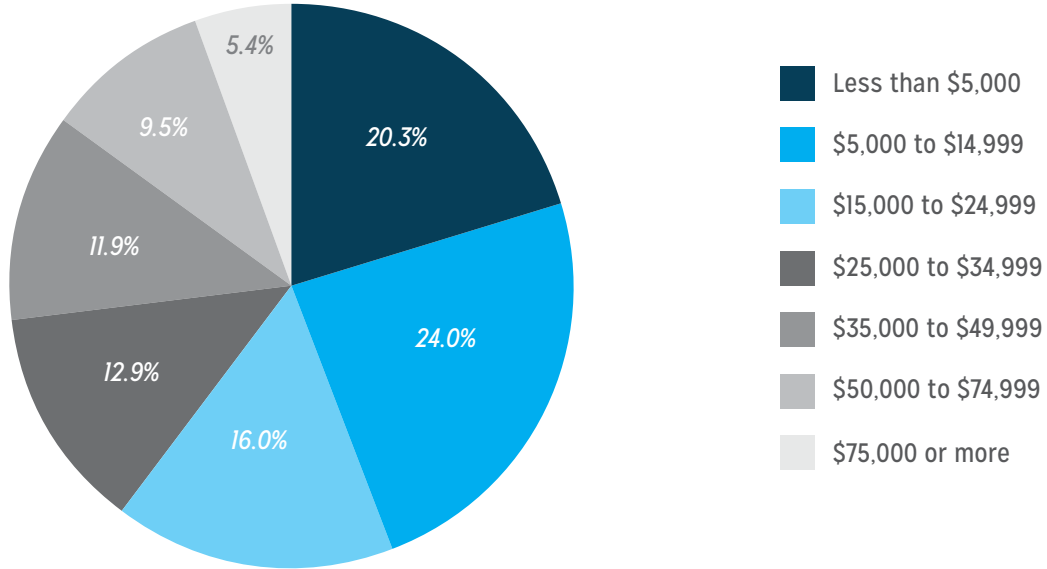
Annual Earnings - Non-Disabled Ohioans

- Less than $5,000
- $5,000 to $14,999
- $15,000 to $24,999
- $25,000 to $34,999
- $35,000 to $49,999
- $50,000 to $74,999
- $75,000 or more
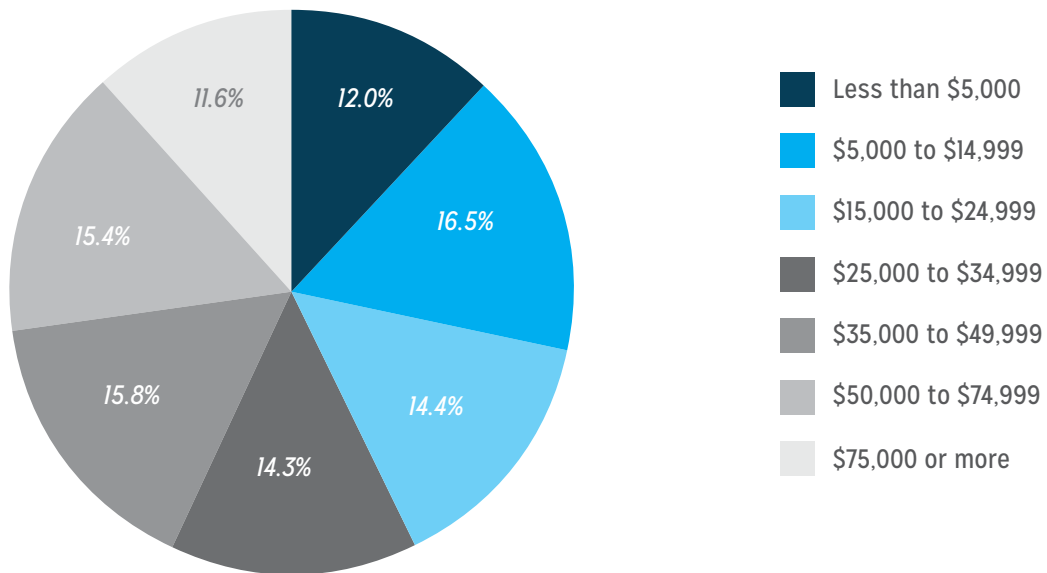
Source: U.S. Census Bureau, 2008-2012 American Community Survey

More than 60 percent of Ohioans with any disability earn less than $25,000 versus 43 percent of non-disabled Ohioans.

*All figures are adjusted for inflation.

Figure 31. Ratio of Income to Poverty Level in the Past 12 Months by Disability Status

Income by Poverty Status - All Disabled Ohioans

9.3%

14.6%

49.9%

14.1%

12.1%

- Below 50% of the poverty line
- 50% to 99% of the poverty line
- 100% to 149% of the poverty line
- 150% to 199% of the poverty line
- At least 200% of the poverty line
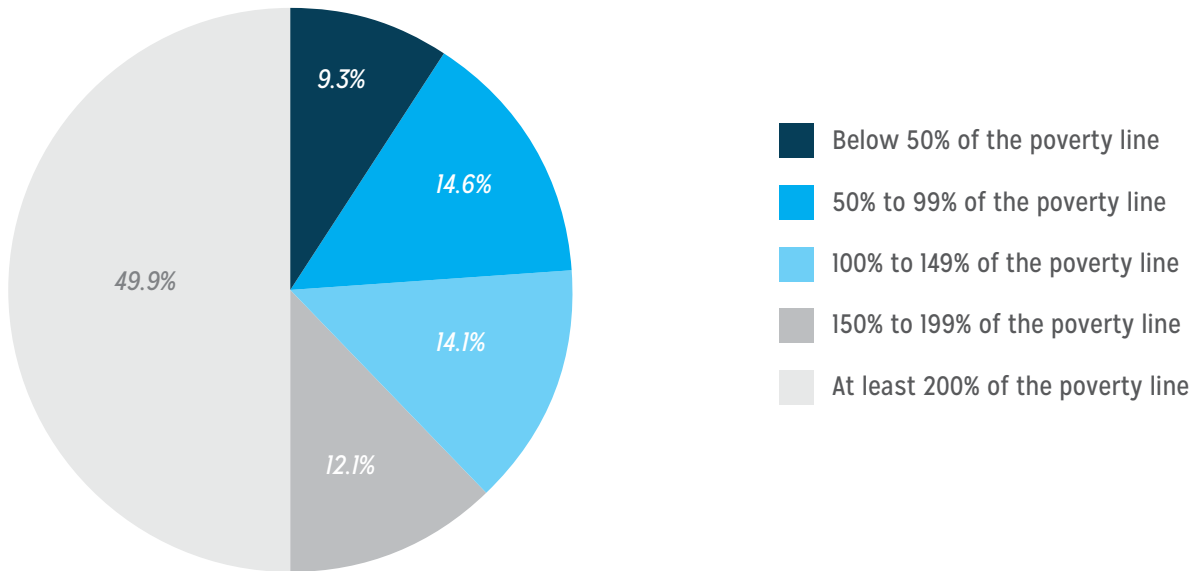
Income by Poverty Status - Non-Disabled Ohioans

6.8%

7.3%

8.1%

69.0%

8.8%

- Below 50% of the poverty line
- 50% to 99% of the poverty line
- 100% to 149% of the poverty line
- 150% to 199% of the poverty line
- At least 200% of the poverty line
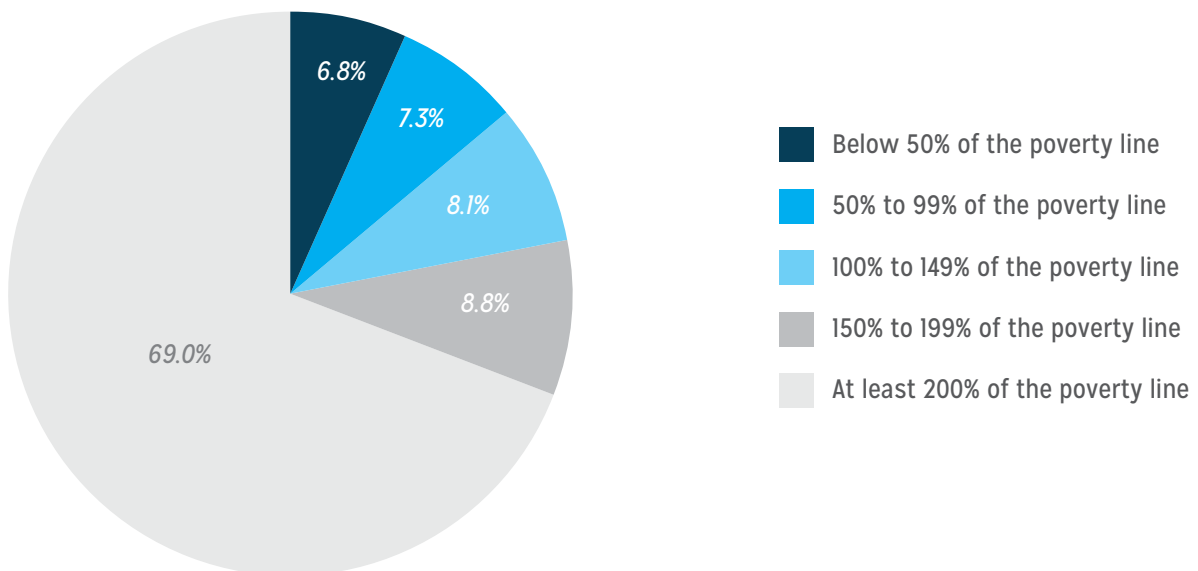
Source: U.S. Census Bureau, 2008-2012 American Community Survey

Ohioans classified as disabled were far more likely to be living in poverty. 23.9 percent of Ohioans with a disability were at or below the federal poverty line as compared to 14.1 percent among the non-disabled.

Table 14. Prevalence of Drug Abuse and Mental Health Conditions, 2011-2012

	All Adults	**Age 18-25**	**Age 26+**
Prevalence of Any Mental Illness in Past Year	19.6%	20.5%	19.5%
Prevalence of Major Depressive Episode in Past Year	7.9%	9.6%	7.6%
Prevalence of Serious Mental Illness in Past Year	4.7%	4.5%	4.7%
Rate of Chemical Dependence or Abuse in Past Year	8.9%	18.9%	7.2%
Rate of Alcohol Dependence or Abuse in Past Year	7.2%	14.2%	6.1%
Excluding Those Receiving Treatment	*6.8%*	*13.7%*	*5.7%*
Rate of Illicit Drug Dependence or Abuse in Past Year	2.7%	7.7%	1.9%
Excluding Those Receiving Treatment	*2.5%*	*7.2%*	*1.7%*

Source: National Survey on Drug Use and Health, SAHMSA

About one in five Ohio adults had a medically recognized mental illness, with roughly a quarter of those individuals experiencing serious functional impairment. One in eleven was abusing or dependent on alcohol and/or illicit drugs, though this rate was twice as high among young adults.

Figure 32. Percent of Disabled Ohioans in Poverty by County

Ohio: 23.9%   **Non-Disabled: 14.1%**

Legend:

25.0% to 29.9% | 15.0% to 19.9%

30.0% and Above | 20.0% to 24.9% | Below 15.0%

Source: 2008 - 2012 American Community Survey

This figure shows the level of poverty among disabled Ohioans. In counties where people with disabilities constitute a higher share of the population, those classified as disabled were more likely to be living in poverty. Furthermore, disabled populations across the board were more likely to experience poverty overall.

Economics

In 2013, according to the Ohio Bureau of Labor Market Information, 7.4 percent of Ohio's labor force was unemployed, equaling the national average. This rate ranged from 4.5 percent in Mercer County to 12.5 percent in Pike County, one of eleven counties in double digits. During the last five years, unemployment increased 0.8 percentage points statewide; rates have increased in 77 counties and decreased in only nine. Clinton County (buffeted by the closure of the DHL facility in Wilmington) experienced the worst employment shock in that time with a 4.0 percentage point increase. During the same 2008 to 2013 period, Ohio lost 107,100 jobs, or 2 percent of total payroll, dropping to 5,252,400 jobs. These cuts were overwhelmingly concentrated in construction, information, and manufacturing (all of which saw double-digit declines), while gains were seen in educational and business services, leisure and hospitality, as well as professional and business services.

In the second quarter of 2013, the average worker in Ohio earned $830 per week; this ranged from $525 in Meigs County to $999 in Hamilton County. Wages, of course, varied greatly depending on the type of job; nearly half a million jobs statewide are food preparation and service positions, where the median wage is $8.94 per hour. The median Ohio household makes $48,246 per year, but the income divide between homeowners ($61,772) and renters ($26,167) is immense. Overall, one in six Ohioans are in poverty, with a low of one in twenty in Delaware County to a high of one in three in Athens County. That proportion increases to one in four among children, with the worst deprivation located in Appalachia and in Ohio's mid-sized cities hard-hit by deindustrialization.

Figure 33. Unemployment Rate by County, 2013 Average

Ohio and U.S. Average: 7.4%

Sources: U.S. Bureau of Labor Statistics, Ohio Bureau of Labor Market Information

In 2013, Ohio and the nation at large both had an average unemployment rate of 7.4 percent. Rates ranged from 4.5 percent in Mercer County to 12.5 percent in Pike County, which was among 11 Ohio counties – mostly in Appalachia – with rates in double digits. Overall, the central and west central portions of the state had the lowest rates of joblessness.

Figure 34. Unemployment Rate by County, 2008 Average

Ohio Average: 6.6%   U.S. Average: 5.8%

Above 9.9%   8.0% to 8.9%   6.0% to 6.9%   Below 5.0%

9.0% to 9.9%   7.0% to 6.9%   5.0% to 5.9%

Sources: U.S. Bureau of Labor Statistics, Ohio Bureau of Labor Market Information

Compared to 2013 (see **Figure 33**), unemployment rates were modestly lower statewide before the worst of the recession hit Ohio.

Figure 35. Percent Change in Unemployment Rate by County, 2008-2013

Ohio Average: +0.8%   **U.S. Average: +1.6%**

Above +3.9%	+2.0% to +2.9%	+0.5% to +0.9%	No rate change

+3.0% to +3.9%	+1.0% to +1.9%	+0.1% to +0.4%	Decrease in rate
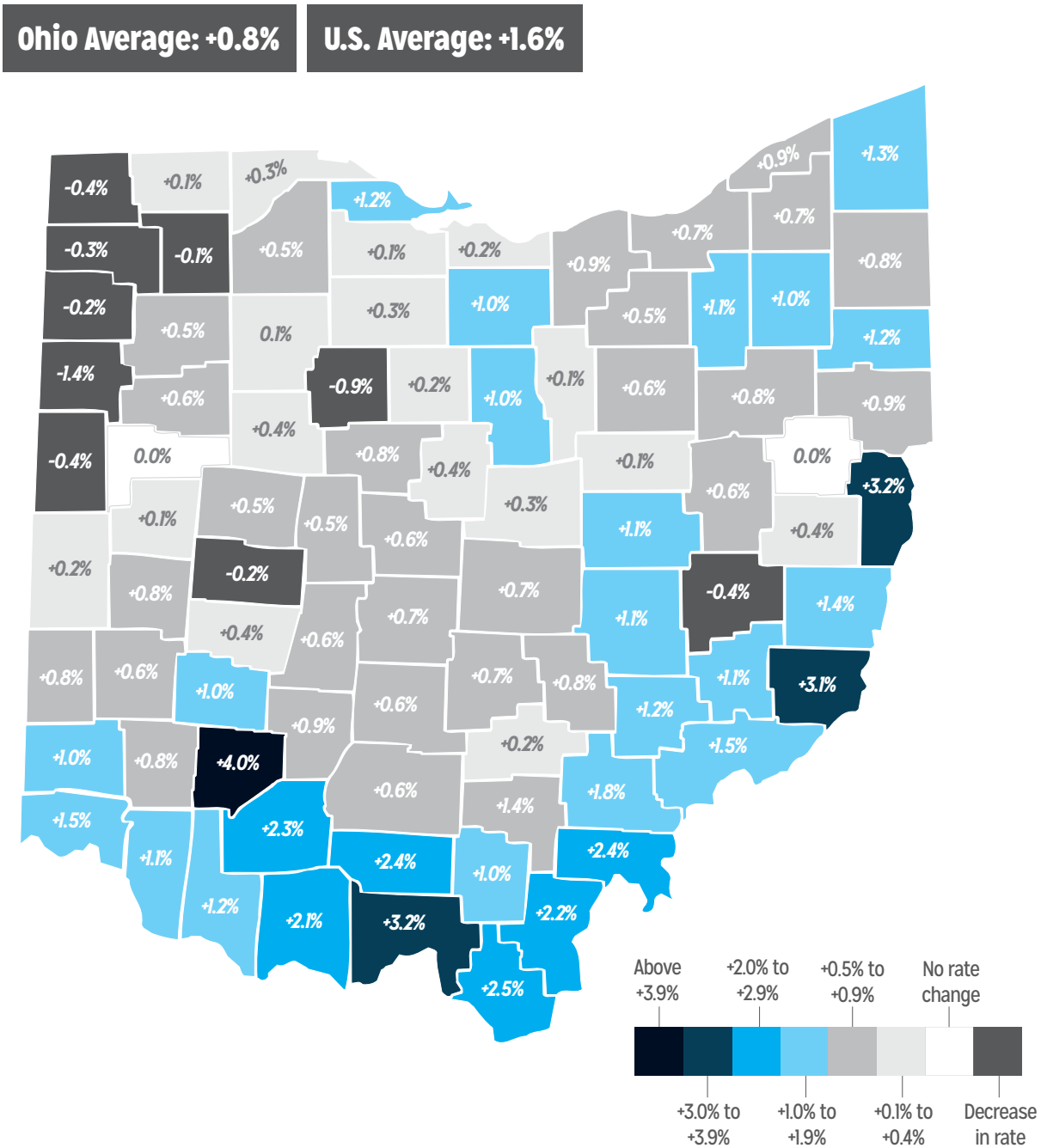
Sources: U.S. Bureau of Labor Statistics, Ohio Bureau of Labor Market Information

Between 2008 and 2013, the unemployment rate increased in 77 counties, decreased in nine, and was unchanged in two. Van Wert County performed best, seeing a 1.4 percentage point decrease, while Clinton County performed worst, seeing a 4.0 percentage point increase. Northeast and southern parts of the state were hardest hit, with the central and northwest less severely impacted.

Figure 36. Labor Force Dynamics (in percent), 1976-2013

Unemployment Rate

7.7%
7.4%

Labor Force Participation Rate — Employment-Population Ratio

61.7%
57.0%
63.6%
59.0%
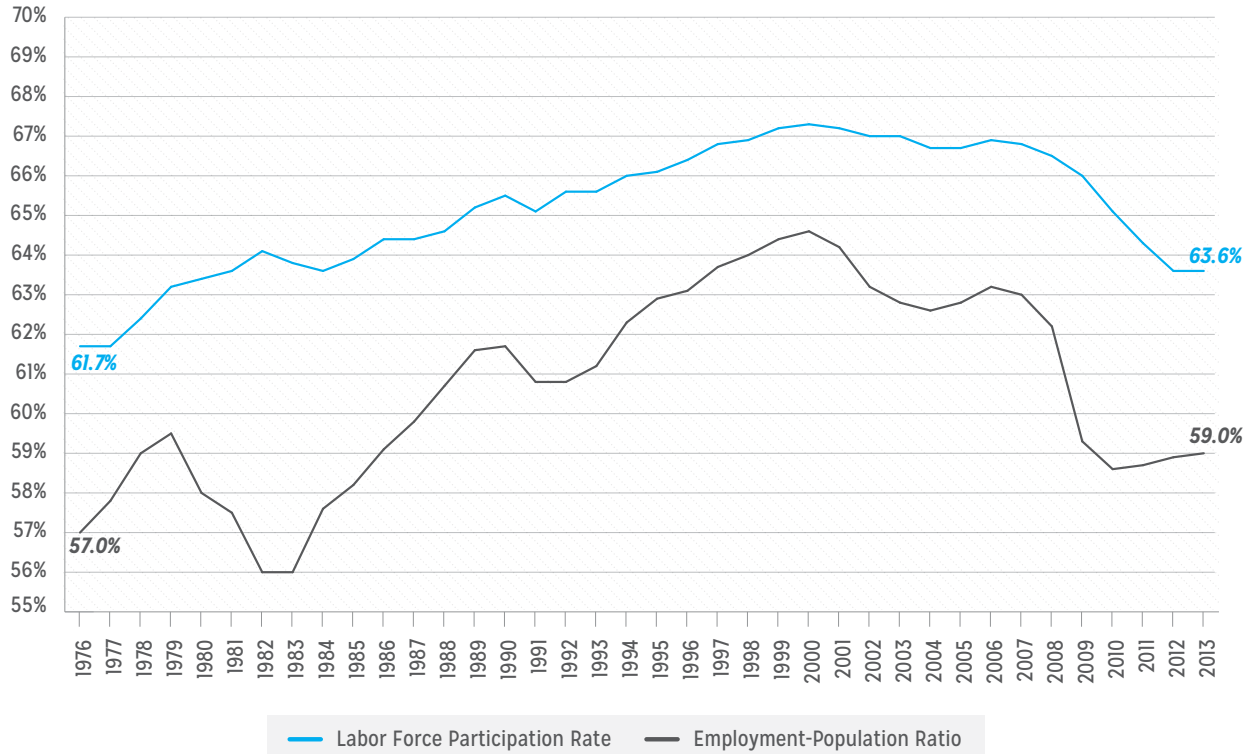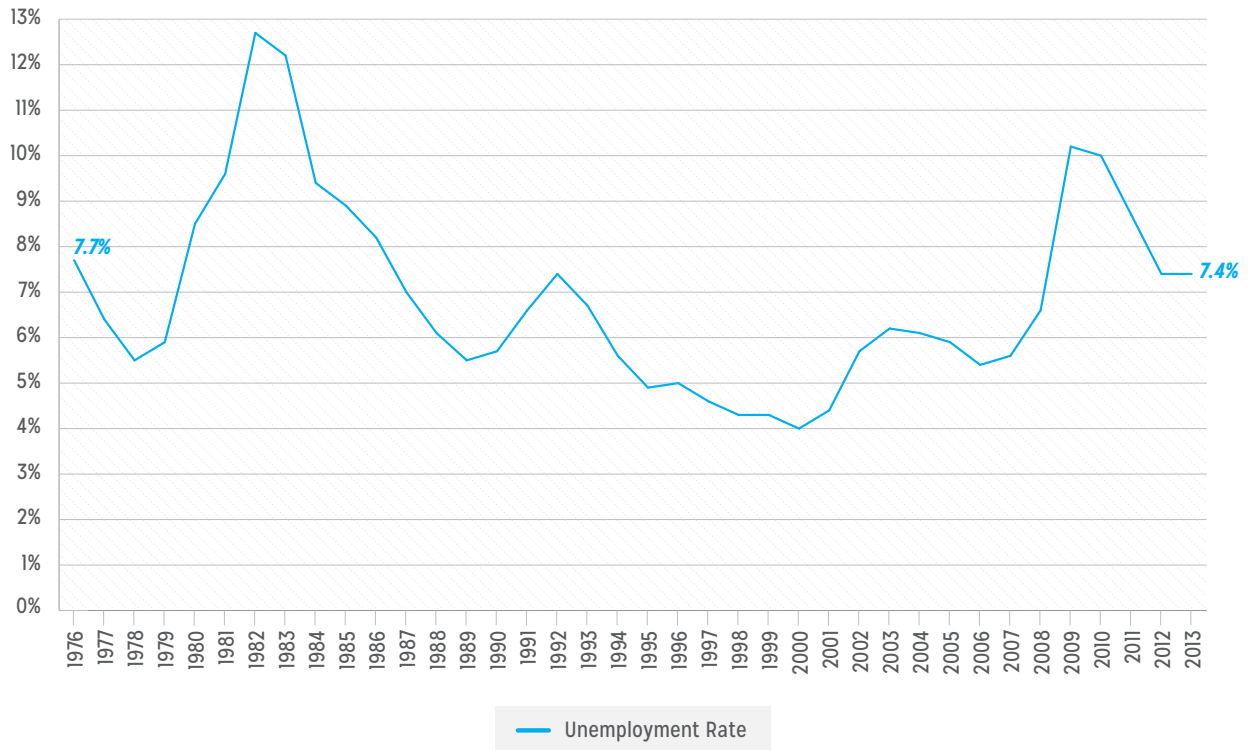
Sources: Ohio Bureau of Labor Market Information and U.S. Bureau of Labor Statistics

Figure 37. Alternative Rates of Unemployment (in percent), 2003-2013
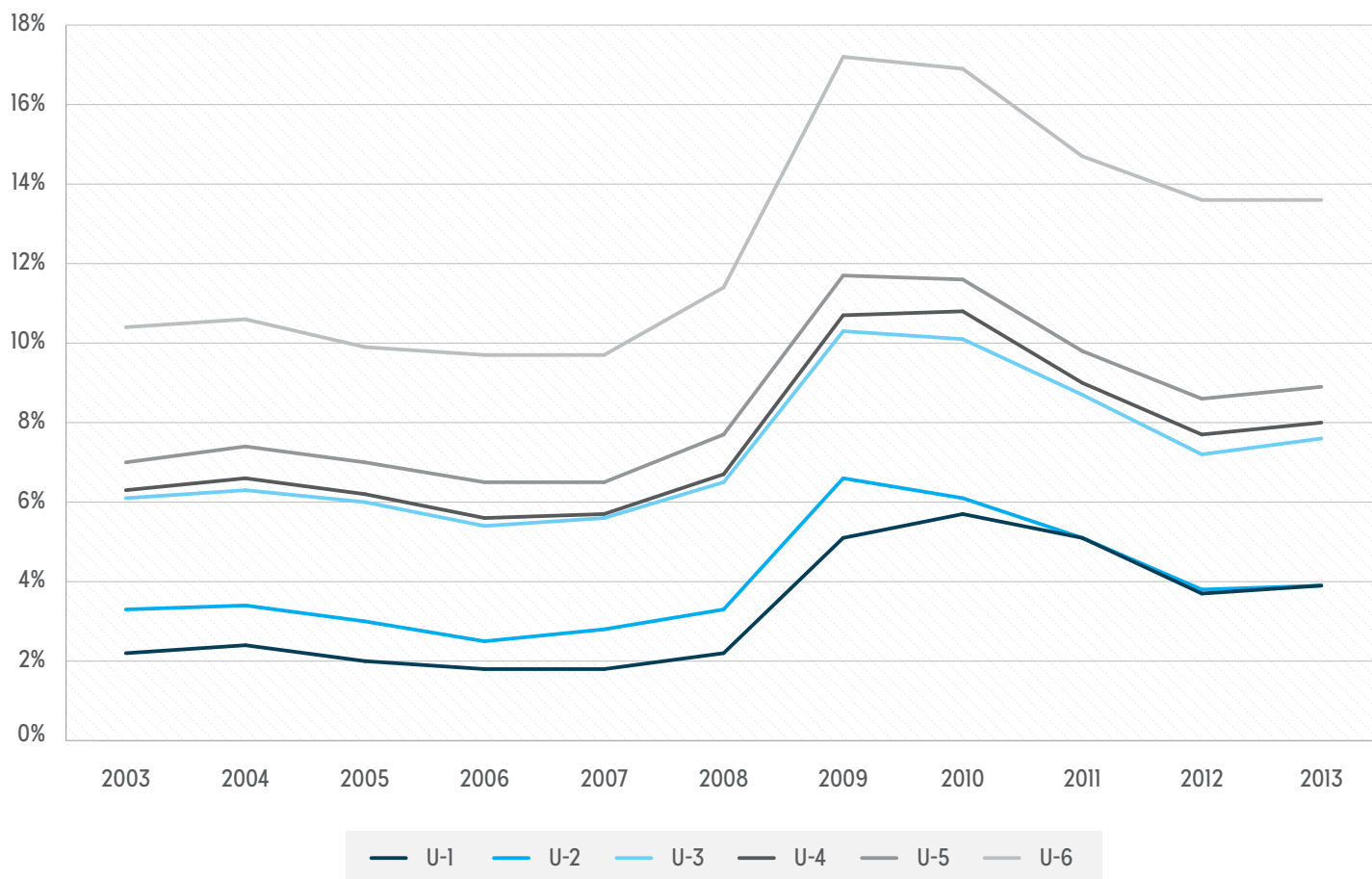
Source: U.S. Bureau of Labor Statistics

U-1: Persons unemployed 15 weeks or longer, as a percent of the civilian labor force

U-2: Job losers and persons who completed temporary jobs, as a percent of the civilian labor force

U-3: Total unemployed, as a percent of the civilian labor force (the official rate)

U-4: Total unemployed plus discouraged workers, as a percent of the civilian labor force plus discouraged workers

U-5: Total unemployed plus discouraged workers plus all other marginally attached workers, as a percent of the civilian labor force plus all marginally attached workers

U-6: Total unemployed plus all marginally attached workers plus total employed part time for economic reasons, as a percent of the civilian labor force plus all marginally attached workers

Figure 38. Employment by Industry, 2008 and 2013

Economic Supersector	2008	2013	Change	Percent
Total Nonagricultural	5,359,500	5,252,400	(107,100)	-2.0%
Mining and Logging	12,000	12,400	400	3.3%
Construction	211,200	184,800	(26,400)	-12.5%
Manufacturing	739,000	662,000	(77,000)	-10.4%
Trade, Transportation, and Utilities	1,034,000	981,300	(52,700)	-5.1%
Information	85,800	74,800	(11,000)	-12.8%
Financial Activities	290,300	283,200	(7,100)	-2.5%
Professional and Business Services	668,600	687,800	19,200	2.9%
Educational and Health Services	813,900	877,900	64,000	7.9%
Leisure and Hospitality	492,000	516,200	24,200	4.9%
Other Services	216,700	213,600	(3,100)	-1.4%
Government	796,200	758,500	(37,700)	-4.7%
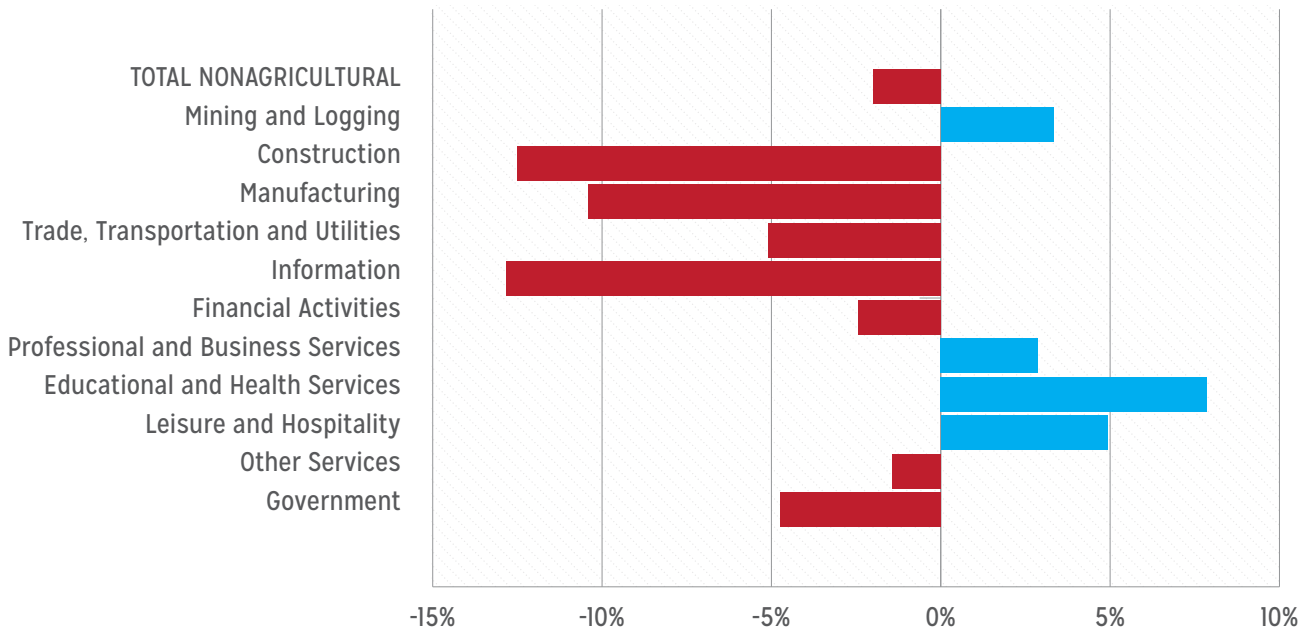
Source: Current Employment Statistics (CES), U.S. Bureau of Labor Statistics and Ohio Bureau of Labor Market Information

Overall, the number of jobs in Ohio decreased by 107,100, or 2 percent, between 2008 and 2013. Breaking this down by type of employer, construction, information, and manufacturing firms all saw double digit declines in employment, while three service supersectors – largely comprised of lower paying jobs – saw their job rolls increase substantially.

Figure 39. Average Weekly Wages by County, Second Quarter 2013

Ohio: $830

Legend:
- Above $899
- $800 to $899
- $700 to $799
- $600 to $699
- Below $600

Sources: U.S. Bureau of Labor Statistics, Ohio Bureau of Labor Market Information

The average weekly wage for a job in Ohio was $830 in the second quarter of 2013, though this figure was nearly twice as high in Hamilton County ($999) than in Meigs County ($525). Urban and suburban counties had higher wages than rural counties – but also higher housing costs (see **Figure 73** for median rent by county).

Economics

Table 15. Employment and Wages by Type of Occupation, May 2013

Occupational Field	Number of Jobs	Location Quotient	Median Hourly Wage
Management	241,000	0.95	$41.78
Business and Financial Operations	236,330	0.92	$28.31
Computer and Mathematical	130,630	0.91	$34.05
Architecture and Engineering	86,680	0.94	$32.77
Life, Physical, and Social Science	31,880	0.73	$27.00
Community and Social Service	68,570	0.93	$19.28
Legal	30,500	0.76	$31.43
Education, Training, and Library	316,100	0.97	$24.32
Arts, Design, Entertainment, Sports, and Media	56,630	0.83	$19.18
Healthcare Practitioners and Technical	342,310	1.14	$27.34
Healthcare Support	200,280	1.32	$11.26
Protective Service	109,110	0.87	$18.30
Food Preparation and Serving Related	477,060	1.04	$8.94
Building and Grounds Cleaning and Maintenance	155,950	0.94	$10.51
Personal Care and Service	110,710	0.72	$9.59
Sales and Related	510,750	0.94	$11.51
Office and Administrative Support	807,430	0.97	$14.89
Farming, Fishing, and Forestry	3,970	0.24	$11.48
Construction and Extraction	161,190	0.82	$20.87
Installation, Maintenance, and Repair	195,550	0.98	$19.17
Production	485,370	1.43	$15.57
Transportation and Material Moving	367,860	1.06	$13.30
Total for All Occupations	**5,125,850**	**n/a**	**$16.22**

Note: "Location quotient" is the relative prevalence of that type of occupation relative to the U.S. average. For example, Ohio has 43% more jobs than would be expected from national data in production jobs, but 24% less than would be expected in legal jobs.

Source: Current Employment Statistics (CES), U.S. Bureau of Labor Statistics and Ohio Bureau of Labor Market Information

In May 2013, the median worker earned $16.22 per hour, though this naturally varied substantially depending on the type of job he or she was doing. Wages ranged from $8.94 per hour in food preparation to $41.78 per hour in management positions. Of the five occupational groups where Ohio had more workers than the national average (indicated by a location quotient greater than one), four had median wages below the state average.

Figure 40. Median Household Income, All Households

Ohio: $48,246

Source: 2008 - 2012 American Community Survey

The median Ohio household earned $48,246, though this was lower in Appalachia and higher in suburban counties, particularly Delaware and Warren. The numbers are dramatically different for homeowners and tenants, however, with homeowner households earning more than twice as much on average compared to tenant households (see **Figures 42** and **43**).

Table 16. Household Income in the Past 12 Months by Tenure

	Owner occupied		Renter occupied	
	Estimate	**Percent**	**Estimate**	**Percent**
Less than $5,000	43,701	1.4%	120,403	8.3%
$5,000 to $9,999	55,441	1.8%	150,211	10.3%
$10,000 to $14,999	103,104	3.3%	163,191	11.2%
$15,000 to $19,999	124,497	4.0%	140,956	9.7%
$20,000 to $24,999	139,885	4.5%	125,655	8.6%
$25,000 to $34,999	298,309	9.6%	212,236	14.6%
$35,000 to $49,999	450,212	14.5%	219,772	15.1%
$50,000 to $74,999	667,478	21.5%	192,909	13.2%
$75,000 to $99,999	471,456	15.2%	76,014	5.2%
$100,000 to $149,999	466,257	15.0%	40,438	2.8%
$150,000 or more	277,943	9.0%	15,641	1.1%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Figure 41. Income Inequality (Gini Coefficient)

Ohio Average: 45.5 **U.S. Average: 47.1**

Legend:
- 48.0 and Above
- 46.0 to 47.9
- 44.0 to 45.9
- 42.0 to 43.9
- 40.0 to 41.9
- Below 40.0

Source: 2008 - 2012 American Community Survey

The Gini coefficient is a measure of economic inequality, where zero means that all households are earning identical incomes and 100 means that one household earns all income. Overall, income inequality was slightly lower in Ohio (45.5) than the nation at large (47.1). Inequality levels were generally lowest in rural northwest Ohio, while they were highest in more urbanized communities and parts of Appalachia.

Figure 42. Median Household Income, Owner-Occupied Households

Ohio: $61,772

Legend:
- Below $20,000
- $20,000 to $29,000
- $30,000 to $39,000
- $40,000 to $49,000
- $50,000 to $59,000
- $60,000 to $69,000
- Above $70,000
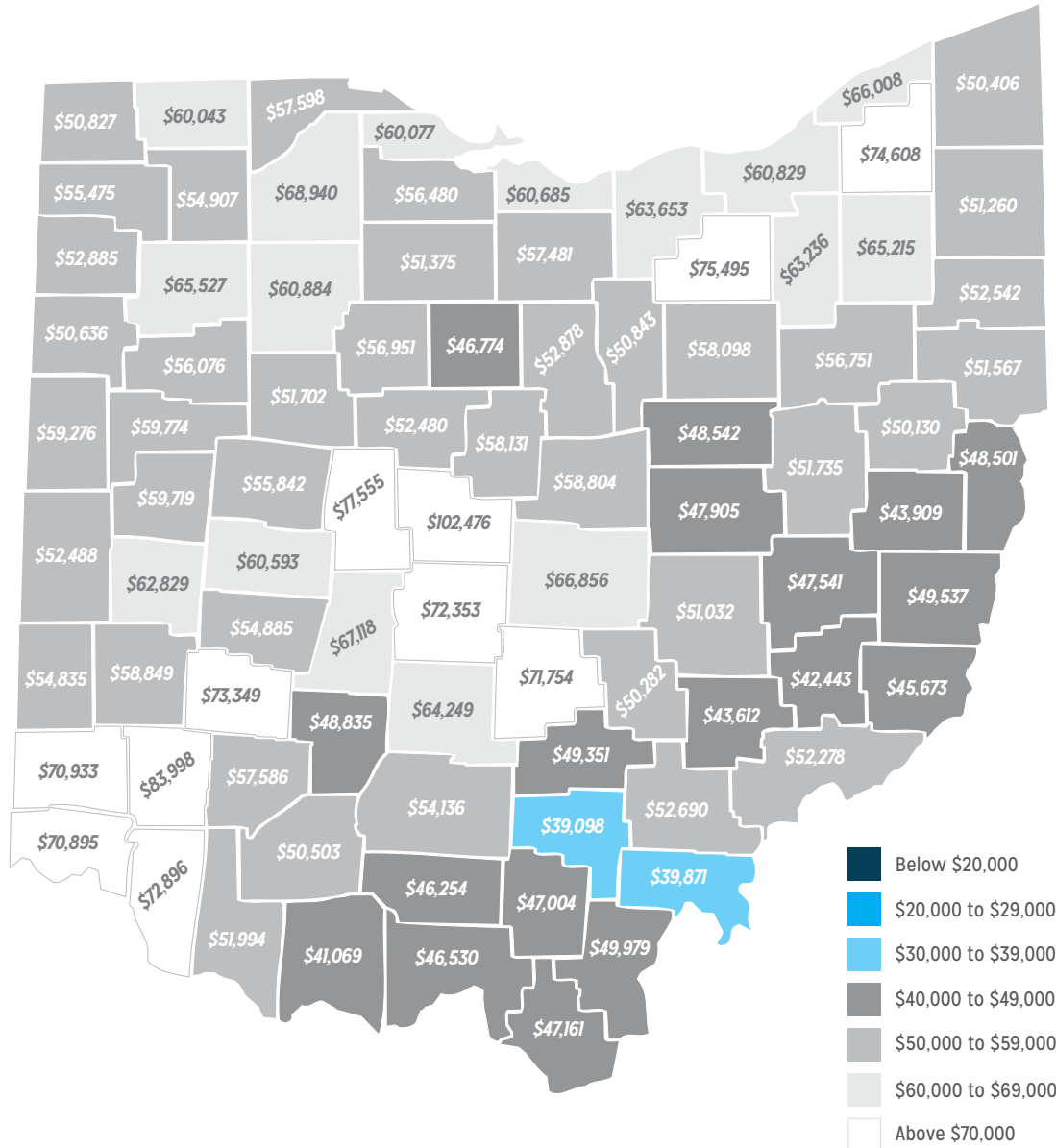
Source: 2008 - 2012 American Community Survey

Among homeowners, median household income is above $60,000. Counties with higher incomes were in the central and southwest portions of the state, while Appalachia contained many of the lowest incomes. The median owner-occupied household made six figures annually in Delaware County, while median incomes were below $40,000 in Meigs and Vinton Counties.

Figure 43. Median Household Income, Renter-Occupied Households

Ohio: $26,167

Source: 2008 - 2012 American Community Survey

While only two counties had an owner-occupied median household income **below** $40,000, only one county in Ohio had a renter-occupied median household income **above** $40,000 (Delaware). In the vast majority of counties, the median renter income was near the state average of $26,167. In six counties, median income was below $20,000, with the lowest being Athens County at $15,225 (though this likely included many college students being supported by family members and/or student loans).

Figure 44. Poverty Rate by County, Overall Population

Source: 2008 - 2012 American Community Survey

About one in six Ohioans lived in poverty. Unsurprisingly, rates were lowest in suburban counties and some rural areas with low income inequality (see **Figure 41**). Poverty was highest in Athens County, though this is again in large part due to the presence of Ohio University. Other concentrations were found in the south central part of the state as well as in counties with mid-size cities hard-hit by deindustrialization.

Figure 45. Poverty Rate by County, Children Ages 0-17

Ohio Average: 23.6%
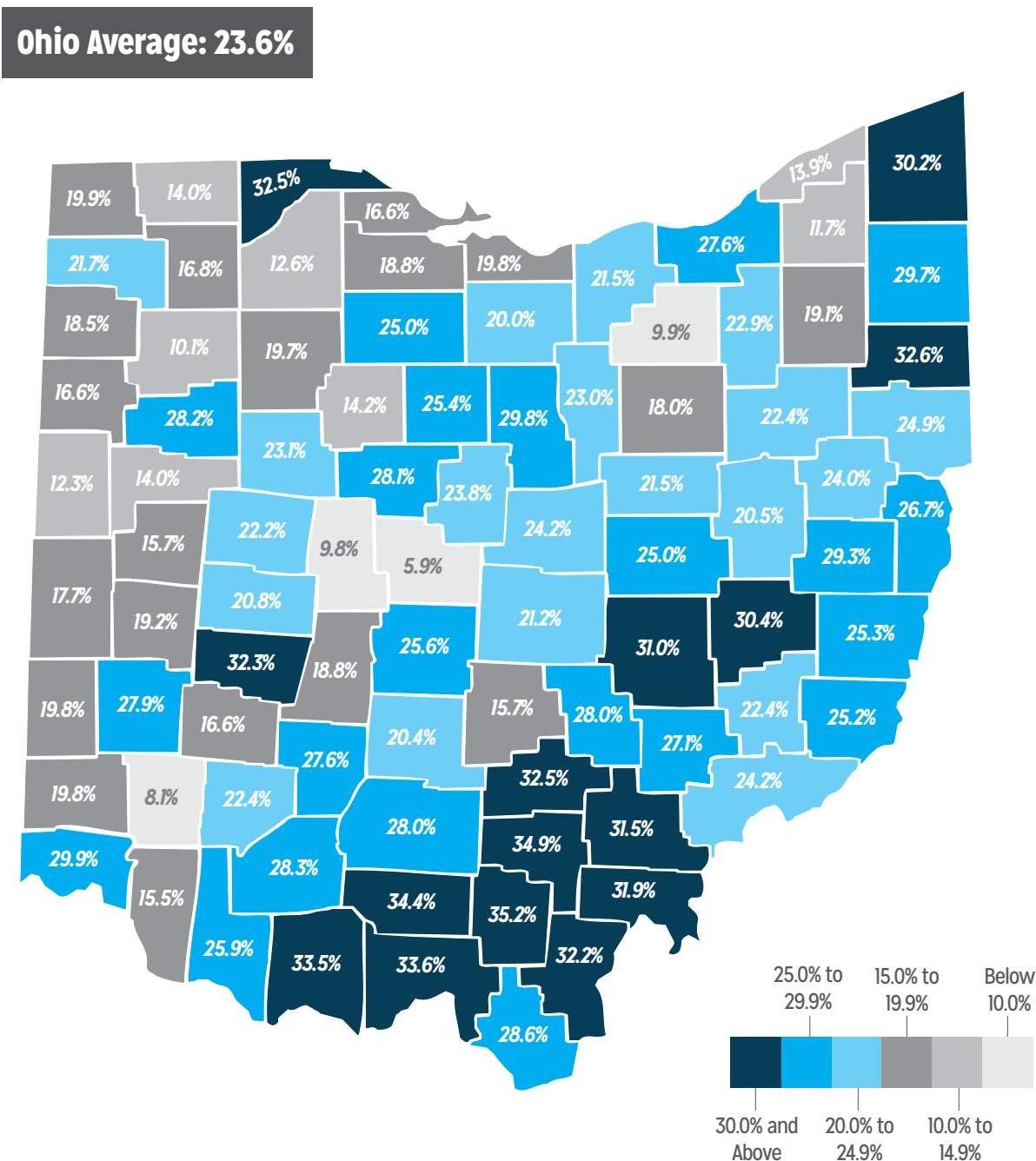
Source: U.S. Census Bureau

Among children, poverty rates were even higher than the general population, approaching one in four statewide. Deprivation was unevenly distributed, with rates in single digits in four suburban counties. In general, a similar pattern persisted as in **Figure 45**, with poverty concentrated in Southern Ohio and counties like Lucas and Mahoning, where joblessness among the urban poor was exceptionally acute.

Housing Occupancy and Vacancy

Of Ohio's 5,124,503 housing units, 89 percent were occupied and 11 percent were vacant. Statewide, vacancy rates ranged from 4 percent in Delaware County to 37 percent in Ottawa County. This included homes that were on the market or were seasonally/intermittently occupied, but nearly half were classified as "other vacant." The "other vacant" category includes properties under renovation, being used for storage or owned by older adults living elsewhere, but increasingly includes foreclosures or abandoned properties.

Of occupied homes, just more than two-thirds (68 percent) were owner-occupied. Unsurprisingly, this share was higher in suburban and rural areas, topping out at 87 percent in Geauga County; the lowest rate of owner-occupancy is 56 percent in Franklin County. Other urban centers had lower rates of owner-occupancy, as did Athens County, due to the large student population residing in rental housing.

Table 17. Housing Occupancy and Vacancy, All Housing Units

	Estimate	Percent
Occupied housing units	4,555,709	88.9%
Vacant housing units	568,794	11.1%
Total housing units	5,124,503	100%

Source: U.S. Census Bureau 2008-2012 American Community Survey

The rate of housing vacancy in Ohio (11.1 percent) is slightly lower than the national vacancy rate (12.1 percent).

Figure 46. Occupied Housing Units by Tenure

Year	Owner Occupied	Renter Occupied
2010	67.6%	32.4%
2000	69.1%	30.9%
1990	67.5%	32.5%
1980	68.4%	31.6%
1970	67.7%	32.3%
1960	67.4%	32.6%
1950	61.1%	38.9%

Percent of Occupied Housing Units

■ Owner Occupied ■ Renter Occupied
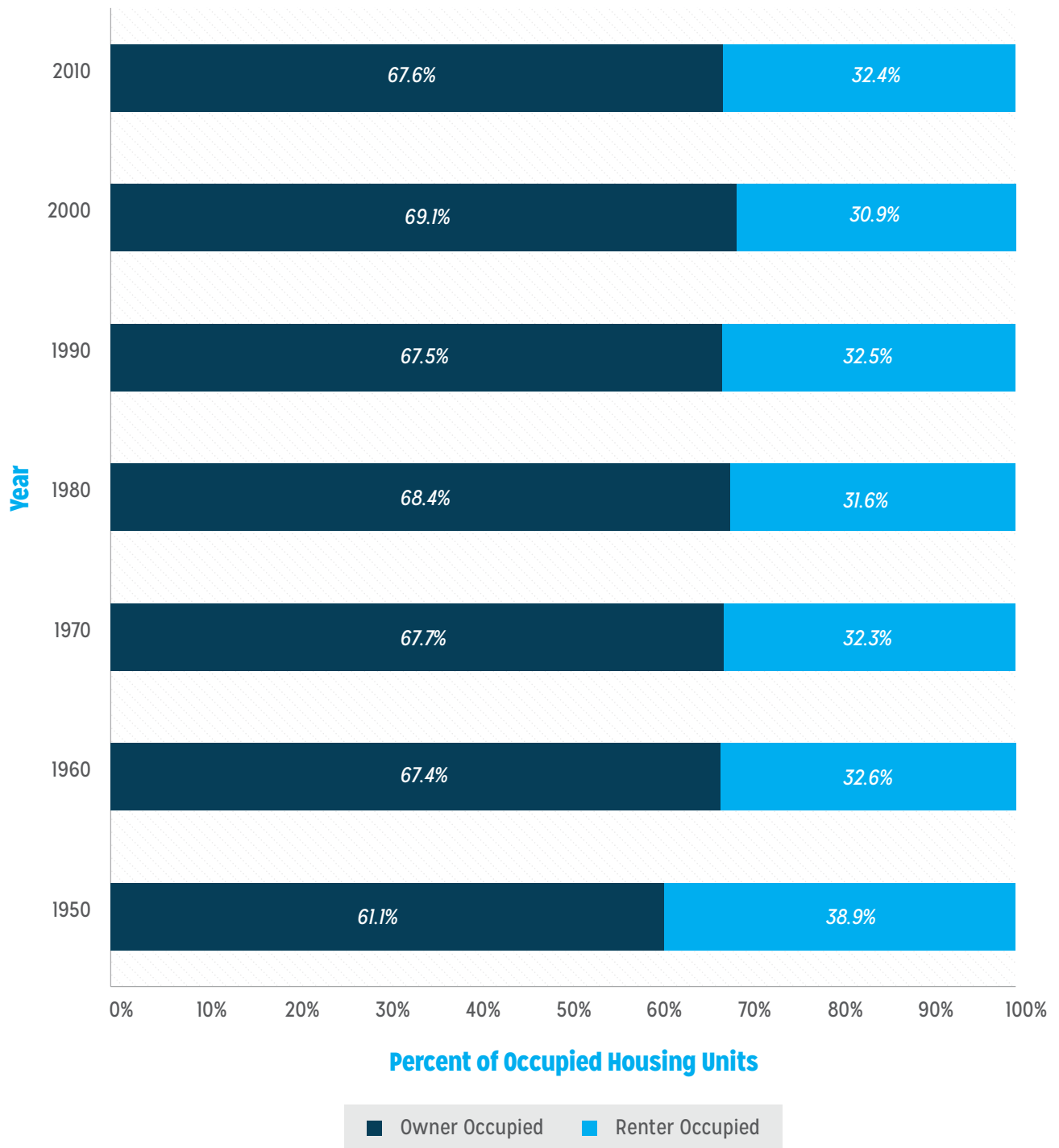
Source: U.S. Census Bureau 2010 SF-1.

Figure 47. Percent Owner-Occupied Housing Units

Ohio: 67.9%

Legend:
- Above 79.9%
- 75.0% to 79.9%
- 70.0% to 74.9%
- 65.0% to 69.9%
- Below 65.0%

Source: 2008 - 2012 American Community Survey

Owner-occupied units were most prevalent in the northwest portion of the state and suburban counties.

Figure 48. Percent Renter-Occupied Housing Units

Ohio: 32.1%

Legend:
- Above 34.9%
- 30.0% to 34.9%
- 25.0% to 29.9%
- 20.0% to 24.9%
- Below 20.0%

Source: 2008 - 2012 American Community Survey

Renter-occupied households were concentrated in counties with large cities, including Cuyahoga, Franklin, Hamilton, Lucas and Montgomery. Other counties, which contained a high proportion of renters, were Athens and Fayette.

Figure 49. Vacancy Status, All Housing Units

Other Vacant
258,695

For Rent
137,053

Rented, Not Occupied
21,015

For Sale Only
74,550

Sold, Not Occupied
21,548

For Season, Recreational, or Occasional Use
55,011

For Migrant Workers
562
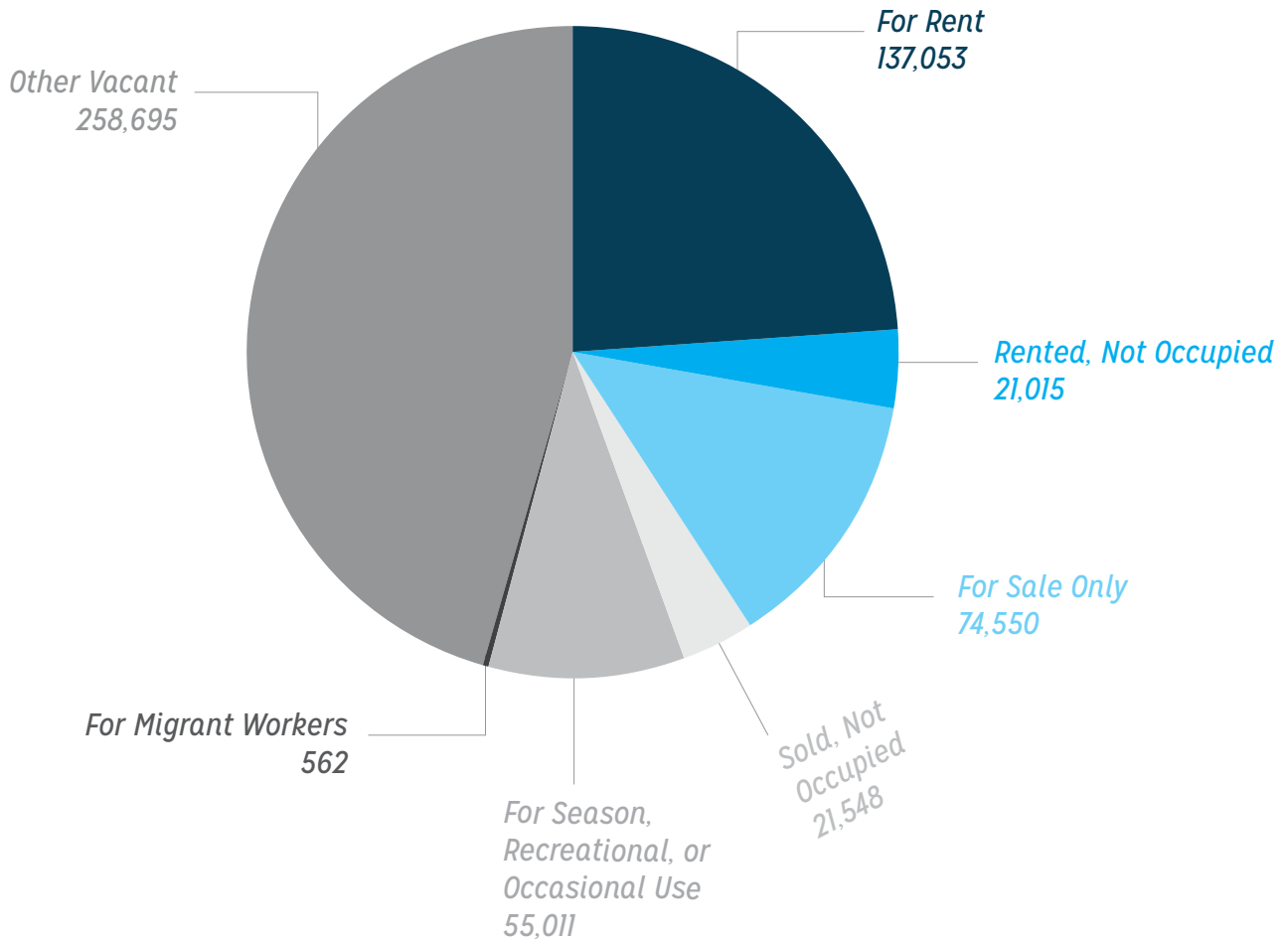
Source: U.S. Census Bureau, 2008-2012 American Community Survey

Of vacant housing stock in Ohio, almost twice as many units were offered for rent as there were units for sale. The category "other vacant" subsumed the largest number of vacant units. This included units where the owner does not want to sell or rent, is using the home for storage, or is an older adult living elsewhere. Other eventualities include the property being held for settlement of an estate, renovated, or in the foreclosure process.

*Table 18. Top Ten and Bottom Ten Counties by Vacancy Rate, All Housing Units*

County	Percent
Ottawa	36.6%
Harrison	22.4%
Logan	22.1%
Morgan	20.5%
Noble	20.2%
Monroe	19.6%
Guernsey	17.6%
Carroll	16.4%
Erie	16.2%
Ashtabula	15.6%
Lake	6.6%
Miami	6.6%
Auglaize	6.3%
Warren	6.0%
Wyandot	5.9%
Fulton	5.8%
Medina	5.5%
Geauga	5.1%
Putnam	4.7%
Delaware	4.4%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Ottawa County had by far the highest vacancy rate in Ohio (37 percent), due to the large number of seasonal homes. More than 20 percent of all units in Harrison, Logan, Morgan and Noble counties were vacant. The counties with the lowest vacancy rates were rural counties in the northwest part of the state or suburban counties throughout the state.

Figure 50. Owner-Occupied Vacancy by County

Ohio: 2.3%
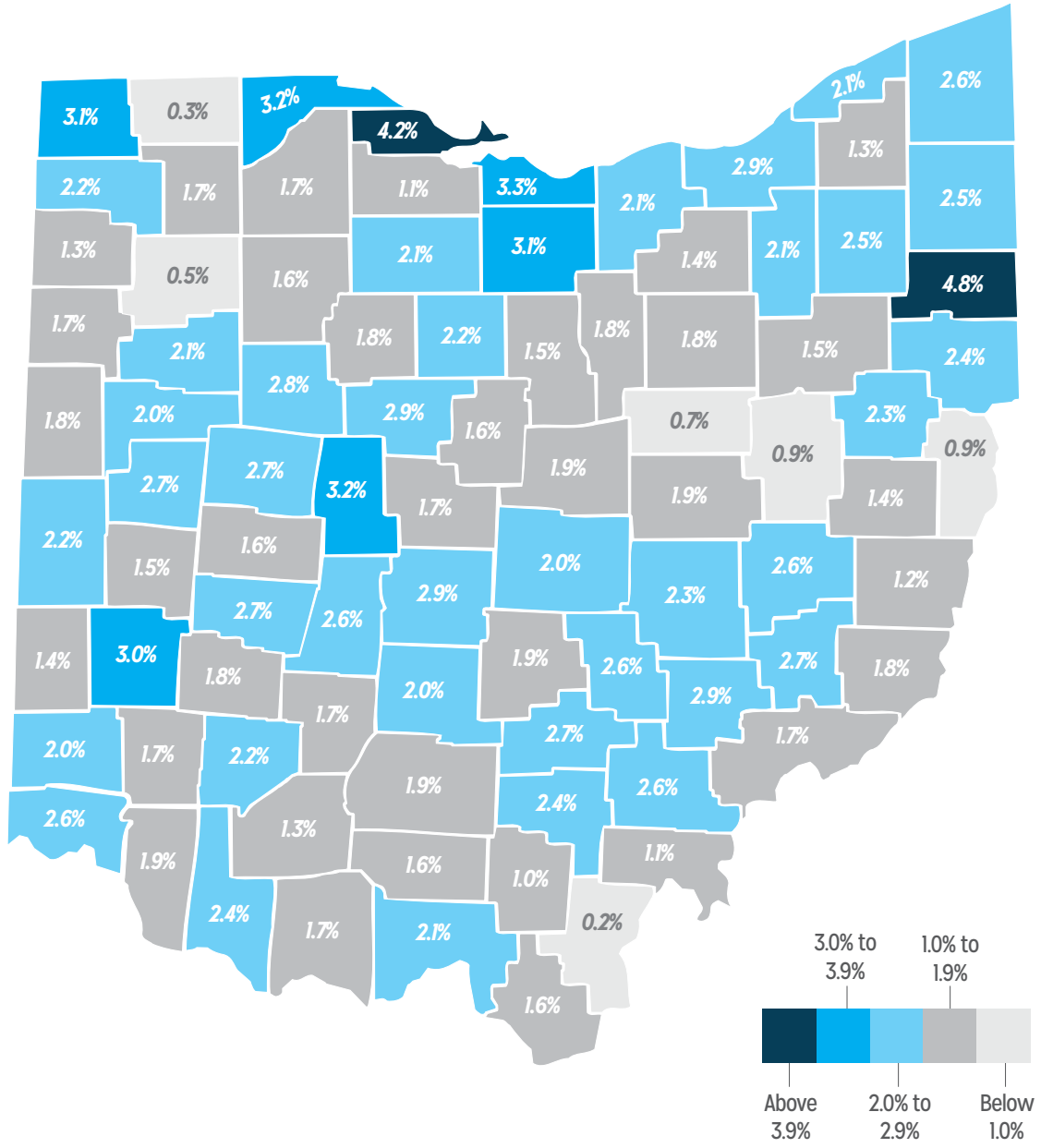
Source: 2008 - 2012 American Community Survey

Mahoning and Ottawa Counties had the highest shares of vacant properties as a percent of all homes intended for owner-occupancy, while Gallia and Fulton Counties had the lowest shares.

Figure 51. Renter-Occupied Vacancy by County

Ohio: 8.5%

Source: 2008 - 2012 American Community Survey

Clermont and Monroe Counties had the highest shares of vacant properties as a percentage of all homes intended for renter-occupancy, while Morrow and Carroll Counties had the lowest.

Market Trends and Conditions

As with unemployment, there is a slow but reasonably steady recovery in the stability of the owner-occupied housing market, though things remain far from their pre-recession highs. The overall foreclosure rate – the percentage of mortgaged homes that were in the foreclosure process – was just under 2 percent in Ohio in January 2014, according to the most recent data from CoreLogic. This is down substantially from a peak of 3.7 percent seen in January 2012, but still above pre-crisis levels. Among the counties, rates ranged from 0.6 percent in Putnam to 3.7 percent in Lawrence. In all but one, foreclosure rates were down year-over-year. Similarly, the percent of loans that were more than 90 days delinquent fell to 5.3 percent from 7.6 percent in January 2010, though this remains dramatically higher than much of the pre-crisis period. As with foreclosures, delinquency rates also varied widely across the state, ranging from 1.7 percent in Putnam to 8.0 percent in Ashtabula, with all but five counties seeing fewer delinquencies in January 2014 than a year prior.

Figure 52. Homeownership Rates, 2005-2013
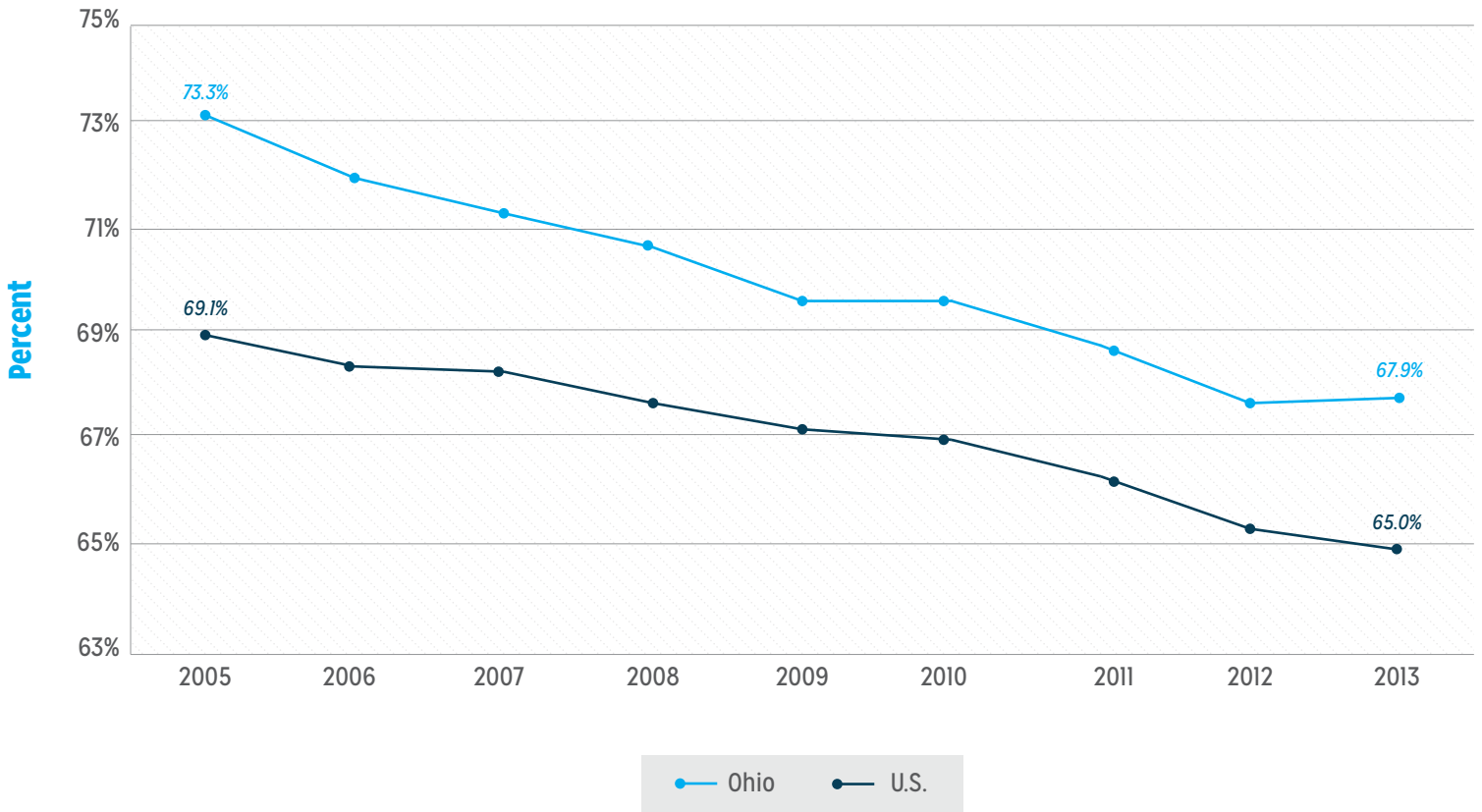
Source: U.S. Census Bureau

The percent of households that owned their home increased slightly in Ohio in 2013, coming in at just under 68 percent. Previously, as in the nation at large, this had decreased annually since 2005. The rate of homeownership continues to be several percentage points higher in Ohio than nationally.

Table 19. Mortgage Status

	Percent
Owned with a mortgage	**67.8%**
Single mortgage only	50.0%
Second mortgage and/or home equity loan	17.8%
Owned free and clear	**32.2%**

Figure 53. Average 30-Year Fixed Mortgage Rate

While the price of mortgage credit was modestly higher than the multi-decade lows set in late 2012, the average rate nationally for a first-lien conventional mortgage with a 20 percent down payment was still below 4.5 percent.

Figure 54. Total Home Sales by Month, January 2000 through January 2014
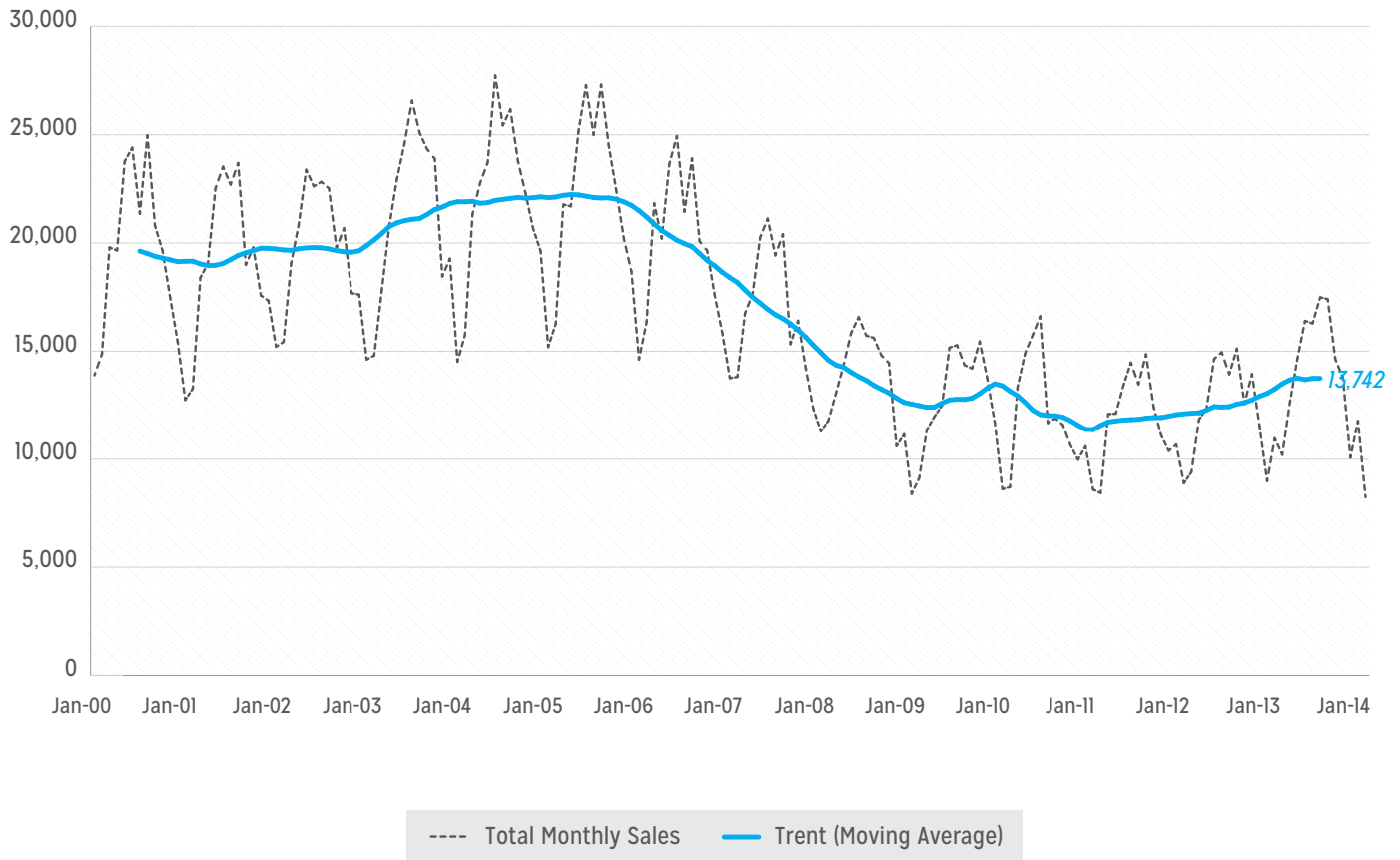
Source: First American CoreLogic, Inc. Market Trends Report

On average, in 2013, just fewer than 14,000 homes were sold each month in Ohio. This is substantially above the 11,500 per month rate at the bottom of the market in 2010 and 2011. This is less than the pre-bubble average of 19,000 per month and farther still below the 22,000 per month pace in the mid-2000s. While sales volume in January 2014 was actually the lowest this century, this may have been a function of the exceptionally cold and stormy winter rather than overall market conditions. The blue trend line smoothed out such variations and should be considered more accurate than the black dashed line that varies substantially based on seasonality.

Figure 55. REO Sales as a Percentage of Total Sales, January 2000 through January 2014
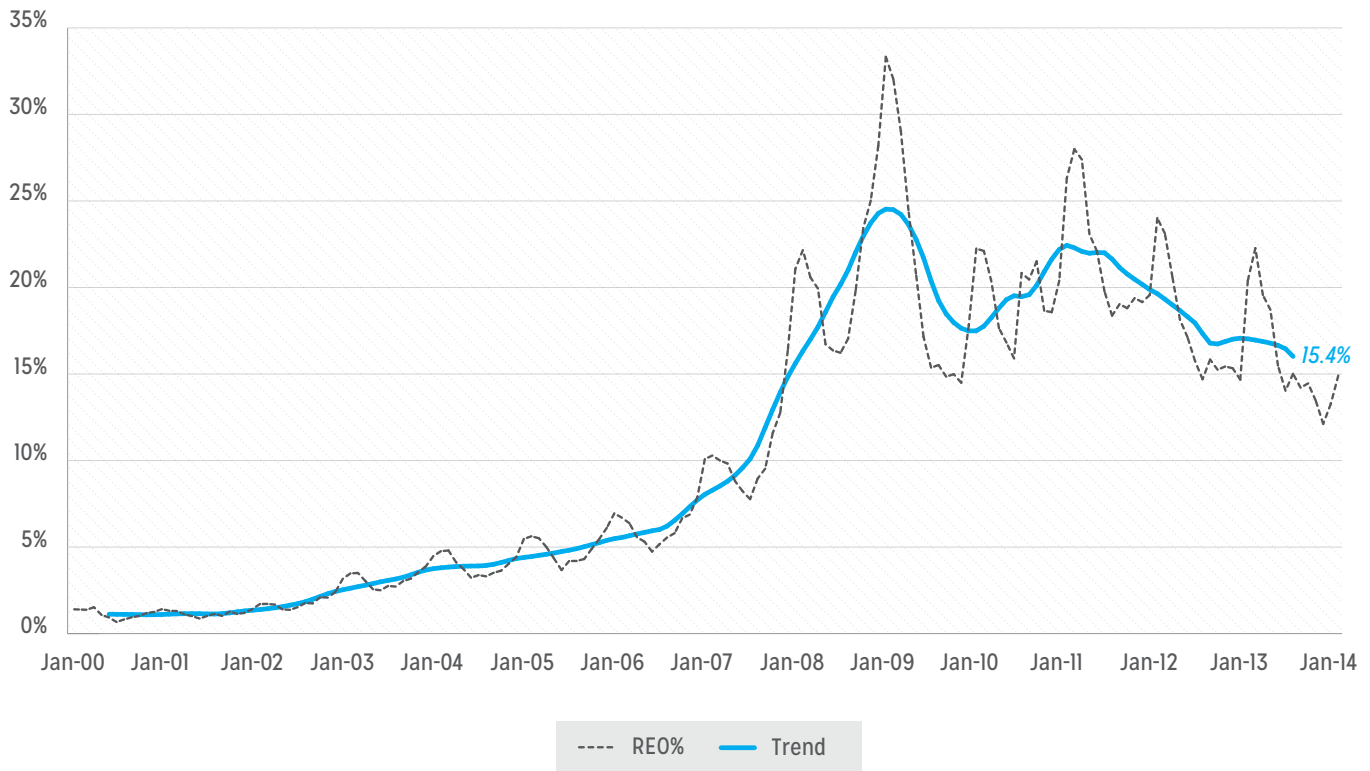
Source: First American CoreLogic, Inc. Market Trends Report

About 15 percent of home sales were foreclosures or short sales where the seller was a bank or other lender last year. While this was down substantially from the highs at the peak of the financial crisis (in January 2009, REO sales were a full third of all transactions), this constitutes a much higher share of the market than ten to fifteen years ago.

Figure 56. Median Sales Price, January 2000 through January 2014
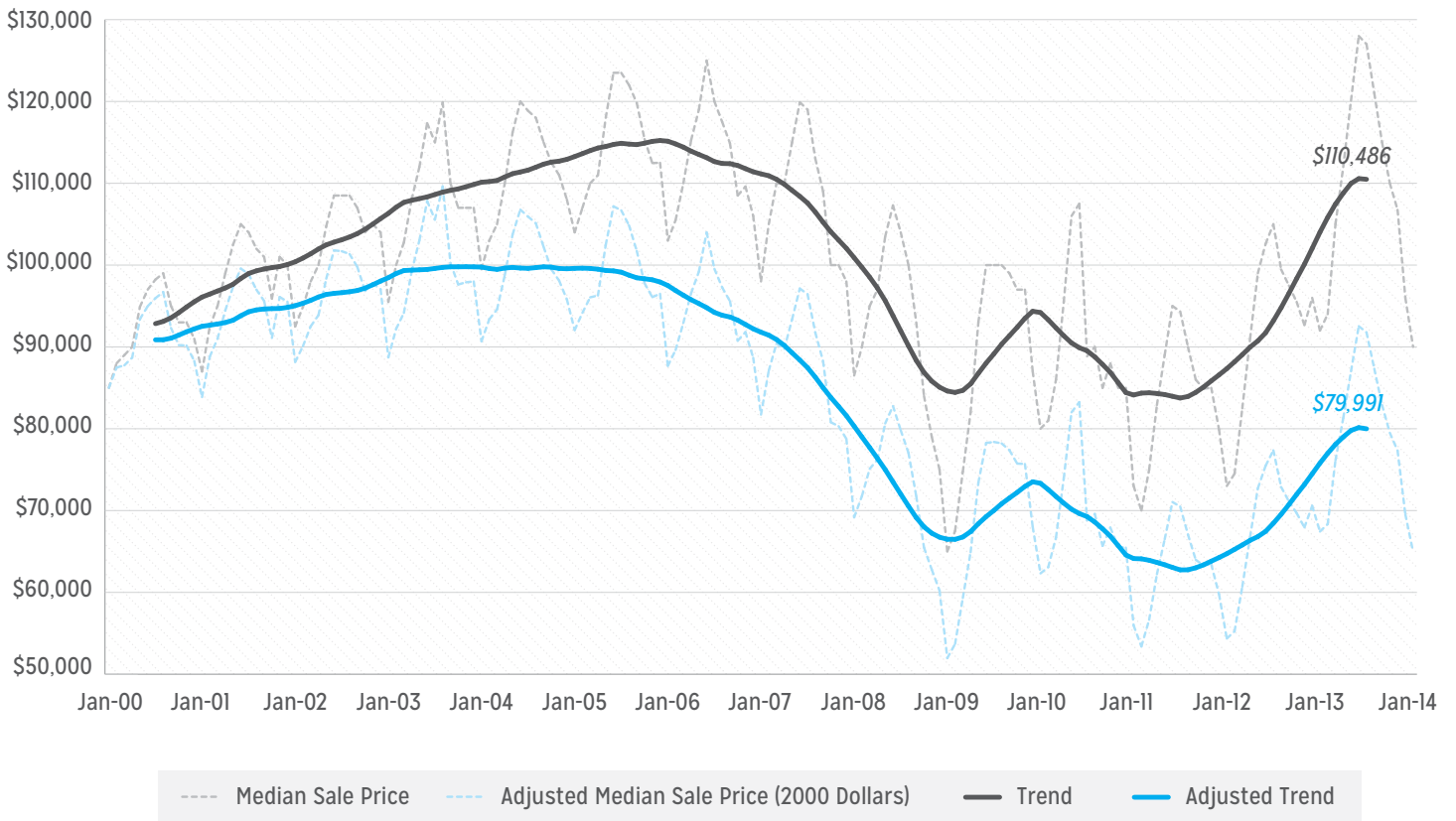
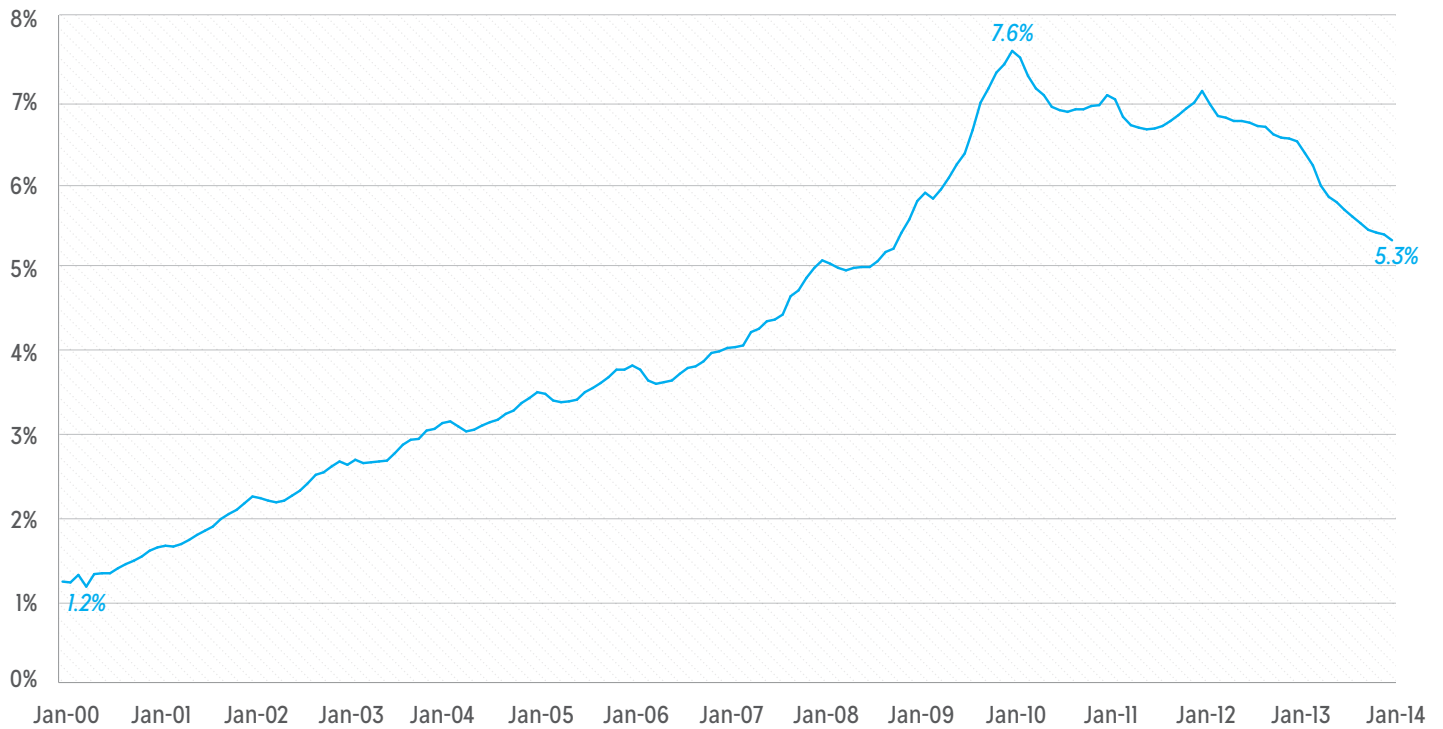Source: First American CoreLogic, Inc. Market Trends Report

Home prices have been climbing since mid-2011, reaching a median of about $110,000 last year, but remain slightly below the 2005 peak of about $115,000. Adjusting for inflation, though, the average home sold for less in 2014 than it did in 2000. The median sale price for a home in Ohio fell more than 35 percent, in "real" terms, between 2005 and 2011.

Figure 57. Median Asking Price

Note: Prices are in the thousands.

Source: 2008 - 2012 American Community Survey

Wealthier suburban counties like Delaware and Geauga had the highest asking prices for homes. Counties marked as "unavailable" had fewer than 100 home sales from which to impute data.
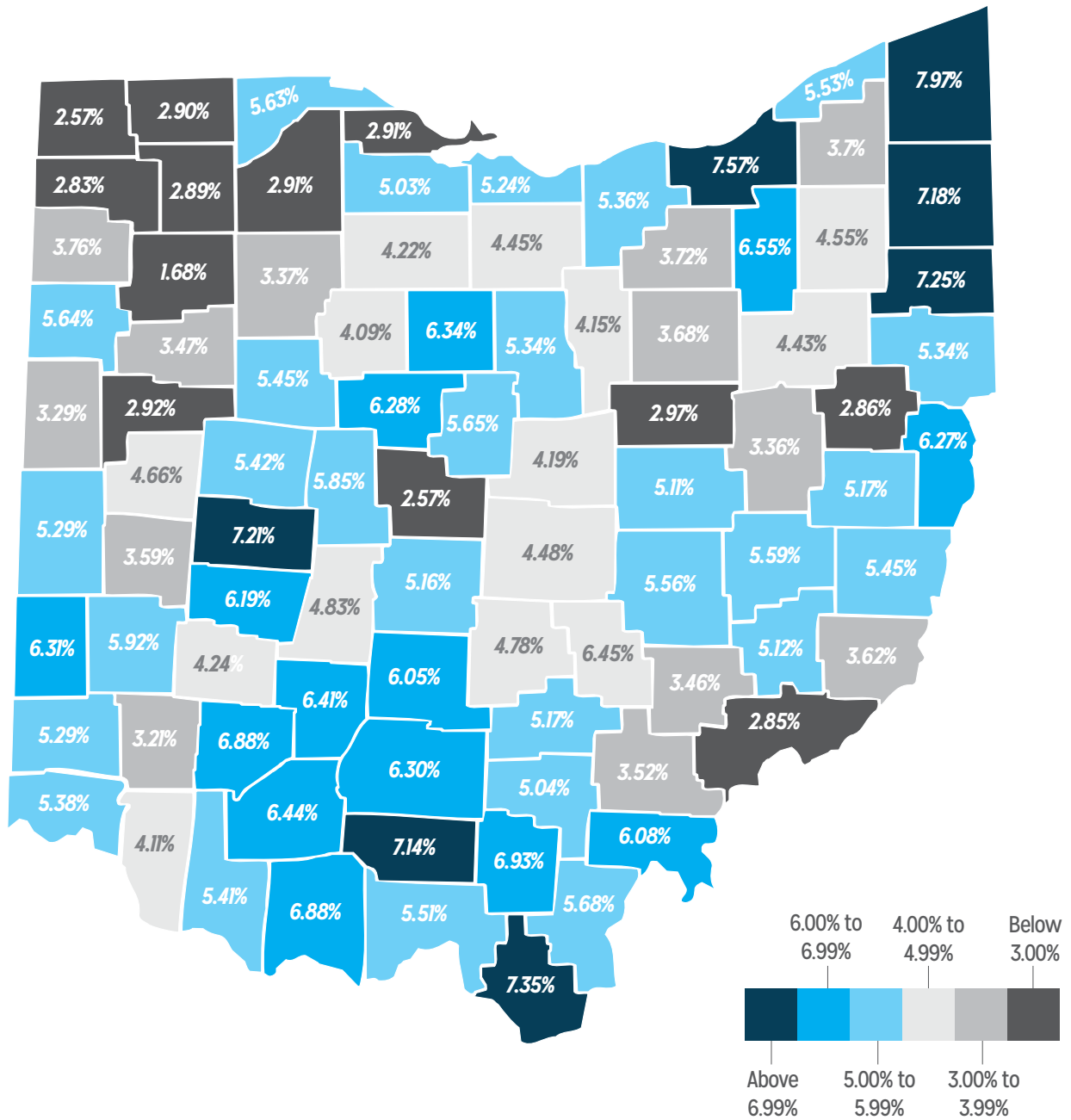
Figure 58. Percent of Loans More Than 90 Days Delinquent, January 2000 through January 2014

Source: First American CoreLogic, Inc. Market Trends Report

After peaking in January 2010 at 7.6 percent, the percent of mortgages that had fallen into delinquency in Ohio decreased to 5.3 percent by January 2014. While this was a substantial improvement, this was still comparable to levels seen in 2008. As shown above, less than 2 percent of mortgages were delinquent early in the previous decade.

Figure 59. Percentage of Loans More Than 90 Days Delinquent by County, January 2014

Source: First American CoreLogic, Inc., Market Trends Report

Rates of delinquency were generally lowest in northwest Ohio, led by Putnam County (1.7 percent). Rates were highest in northeast Ohio (Ashtabula and Cuyahoga had the two highest) and the south central portion of the state.

Figure 60. One Year Percentage Point Change in Percent of Loans More Than 90 Days Delinquent by County, January 2013 to January 2014
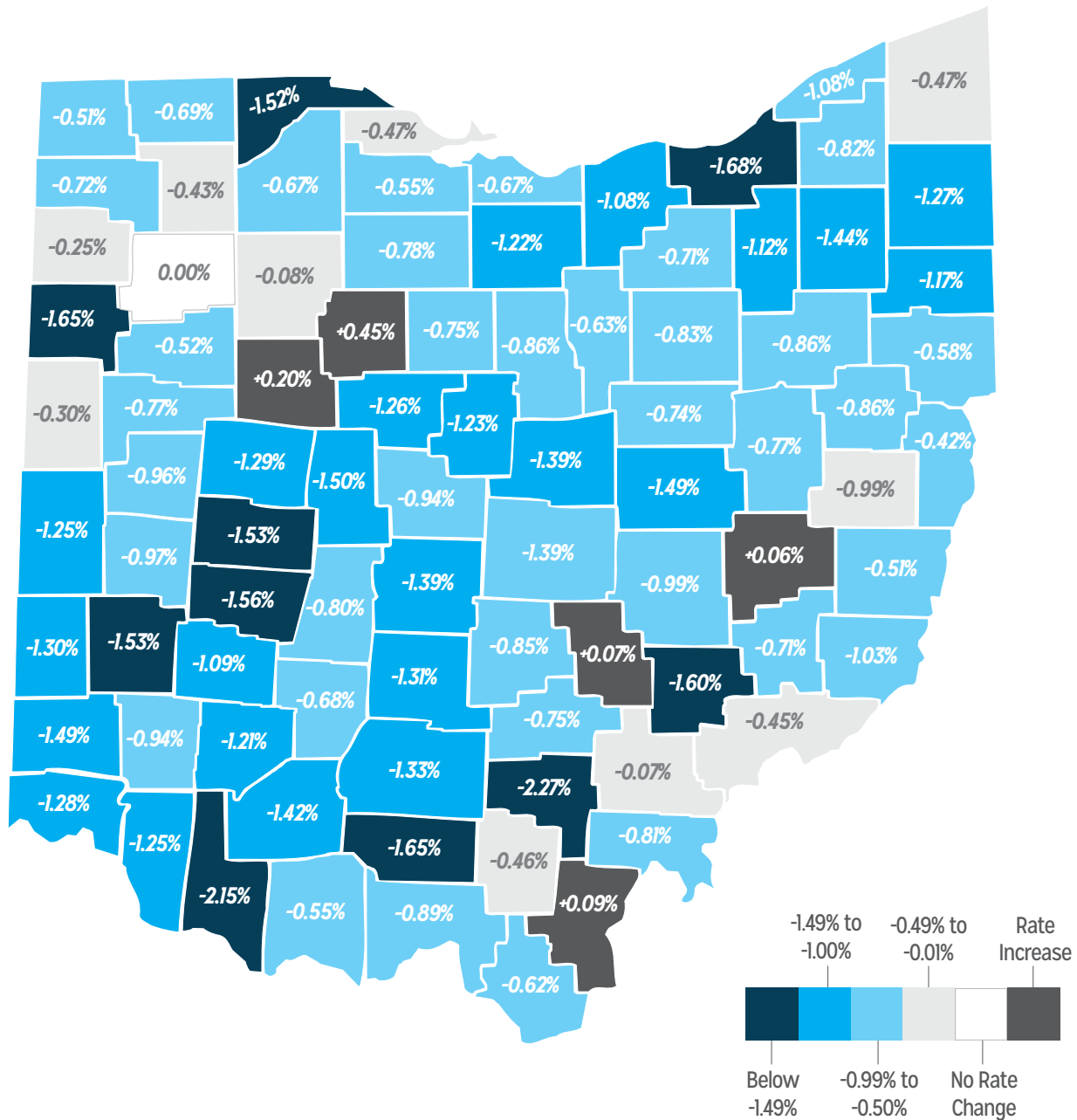
Source: First American CoreLogic, Inc., Market Trends Report
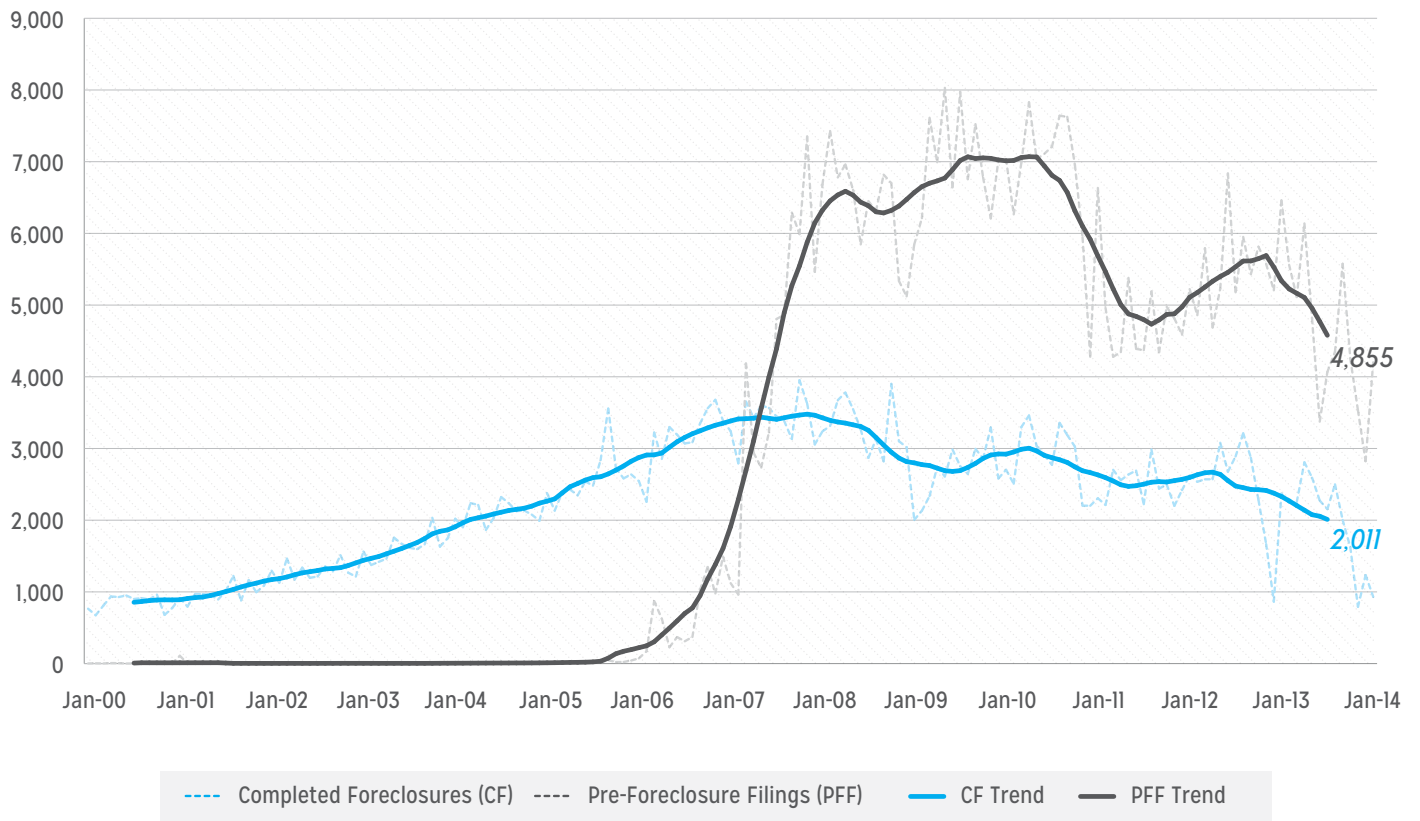
All but six counties saw a decline in delinquency rates during 2013.

Figure 61. Number of Pre-Foreclosure Filings and Completed Foreclosures, January 2000 through January 2014

Source: First American CoreLogic, Inc., Market Trends Report

Pre-foreclosure filings indicate a lender that has brought a default action against a borrower. During the housing crisis, lenders utilized pre-foreclosure filings to induce payment or sale of a delinquent home at unprecedented rates, reaching more than 7,000 homes per month in late 2009. This rate has since decreased to fewer than 5,000 per month, the lowest level since before the recession, but is in very widespread use for an action that was extremely rare before late 2005. The number of completed foreclosures is provided as a comparison.

Figure 62. Foreclosure Rate, January 2000 through January 2014
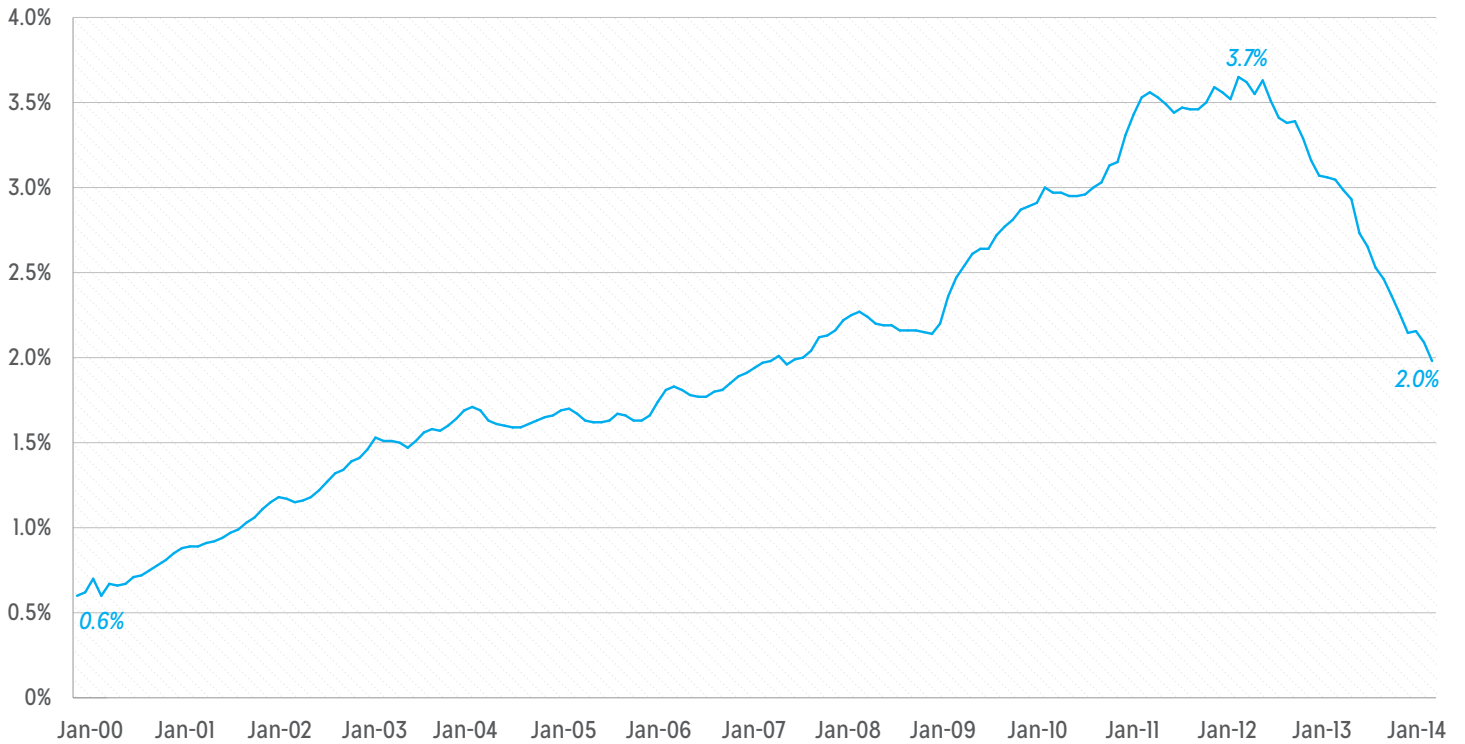
Throughout the last decade, the foreclosure rate – the percentage of mortgaged homes at some point in the foreclosure process – increased dramatically, finally peaking at 3.7 percent in January 2012. Since then, the foreclosure rate has dropped sharply to roughly 2007 levels.

Figure 63. Foreclosure Rate by County, January 2014

Legend:
- Above 2.99%
- 2.50% to 2.99%
- 2.00% to 2.49%
- 1.50% to 1.99%
- 1.00% to 1.49%
- Below 1.00%

Source: First American CoreLogic, Inc., Market Trends Report

As with delinquencies, foreclosures were most prevalent in the northeast and south central parts of the state, with the highest rate in Lawrence County (3.7 percent). The lowest rates were largely located in northwest Ohio, with Putnam County (0.6 percent) seeing foreclosure rates that seem exceptionally low. It is worth noting, however, that this was the average foreclosure rate statewide as recently as 2000.

Figure 64. One Year Percentage Point Change in Foreclosure Rate by County, January 2013 to January 2014
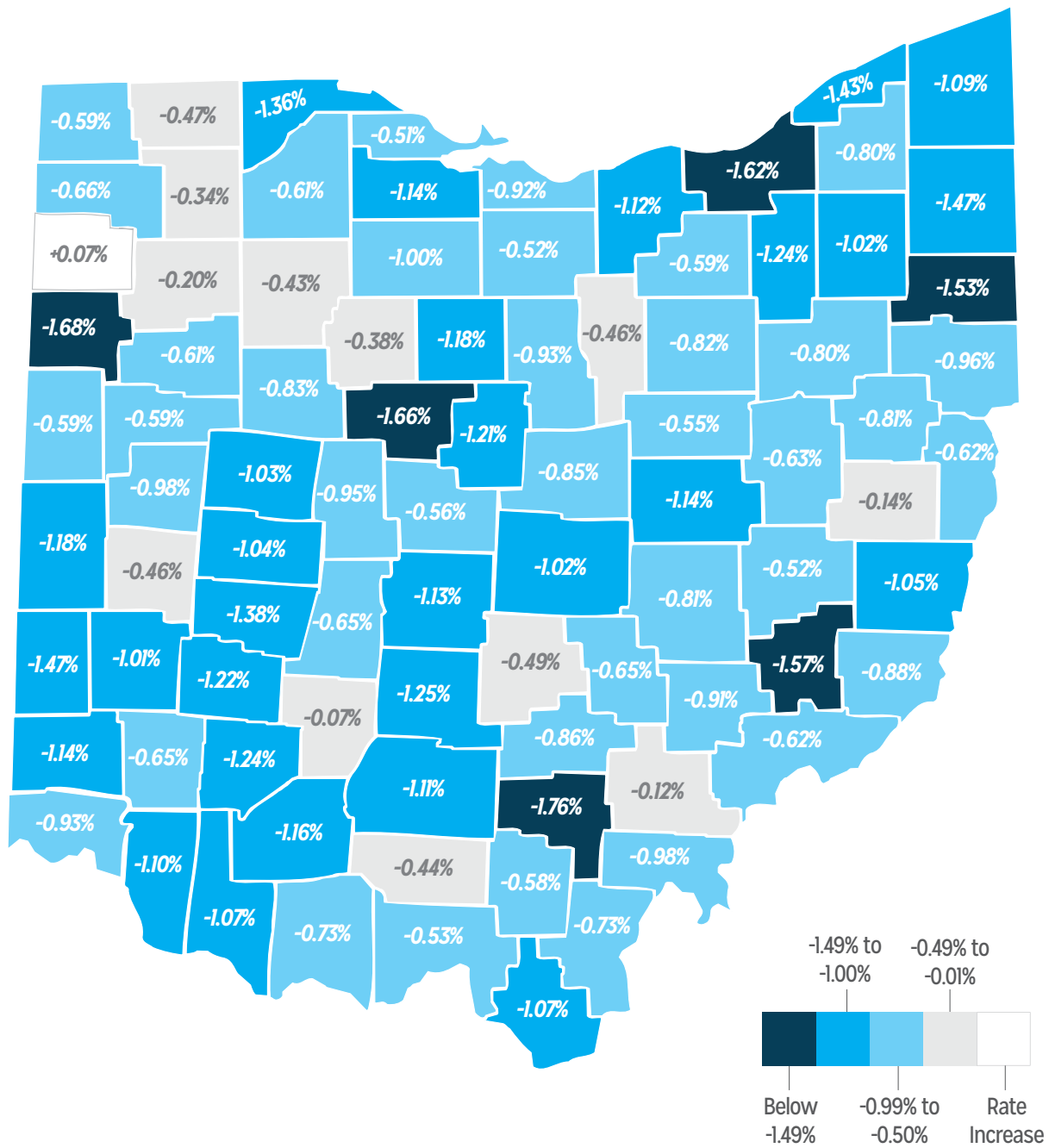
Source: First American CoreLogic, Inc., Market Trends Report

The housing market improved markedly in 2013, with all but one county (Paulding) seeing a lower rate of foreclosures. The greatest improvements were seen in a mix of very rural counties (like Vinton) and very urban ones (like Cuyahoga).

Figure 65. Number of Residential Building Permits Issued per 1,000 Residents by County, 2012

Ohio: 1.46

Legend:
- 2.00 to 2.99
- 0.50 to 0.99
- None Issued
- Above 2.99
- 1.00 to 1.99
- 0.01 to 0.49
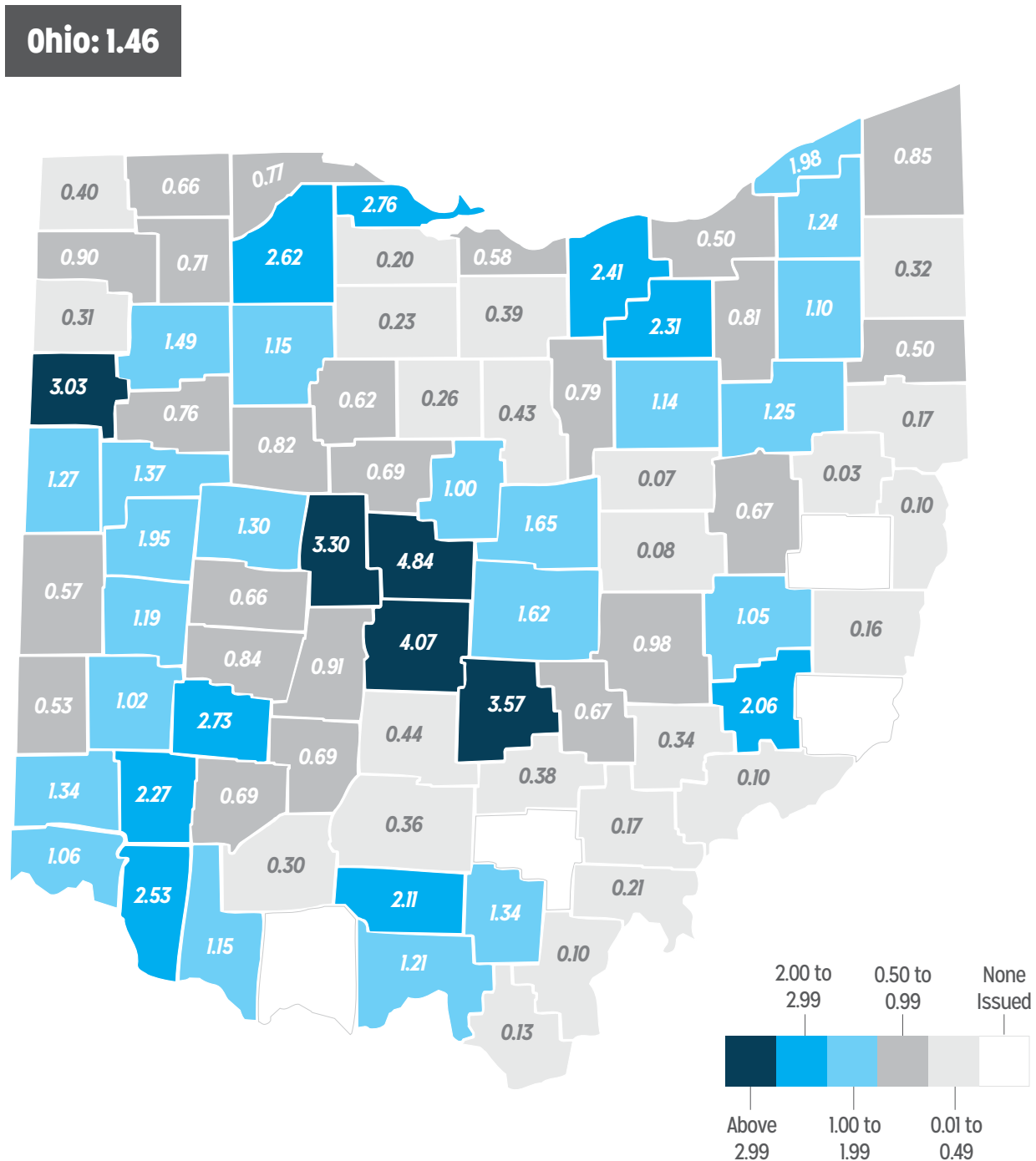
Source: U.S. Census Bureau via Ohio Development Services Agency

Building permits are a leading indicator demonstrating optimism about the possibilities of population and economic growth in a given county. Central Ohio led the state in this metric, even after adjusting for total population, followed by several mostly suburban counties. It is worth noting, however, that 7 percent of Ohioans live in places where building permits are not required, so activity in rural areas may be underreported.

Over 3.5 million of Ohio's housing units were located in detached single family homes, making up more than two-thirds of the state's housing stock. Another 9 percent were situated in row houses or two-unit buildings (duplexes), with 4 percent being mobile homes; almost all of the rest were in some manner of apartment building. Detached single-family homes constituted more than 85 percent of housing units in three counties (Darke, Geauga, and Putnam) and less than 55 percent in two counties (Athens and Franklin).

Table 20. Units in Structure, All Housing Units

	Estimate	Percent
1-unit, detached	3,510,021	68.5%
1-unit, attached	237,639	4.6%
2 units	228,246	4.5%
3 or 4 units	230,152	4.5%
5 to 9 units	243,439	4.8%
10 to 19 units	204,876	4.0%
20 or more units	267,111	5.2%
Mobile home	201,704	3.9%
Boat, RV, van, etc.	1,315	<0.1%
Total	**5,124,503**	**100%**

Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

More than two-thirds of all housing units were detached single family homes. If attached single family homes (i.e. townhomes) and duplexes are included, this becomes more than three-quarters of the total. Less than 15 percent of units were in apartment buildings with five or more units.

Figure 66. Residential Density (Acres per Housing Unit)

Source: 2008 - 2012 American Community Survey

Figure 66 shows the number of acres of land (regardless of land use) per housing unit. Unsurprisingly, Cuyahoga, Franklin, and Hamilton Counties have the densest configuration of residential homes.

Figure 67. Percent of All Housing Structures with 50 or More Units

Source: 2008 - 2012 American Community Survey

Cuyahoga County led the state with nearly 10 percent of all housing structures containing 50 or more units. Counties with higher figures on this map tend to correlate with counties where renters made up a large proportion of the population (see **Figure 48**).

Figure 68. Percent of All Housing Structures that are Single-Unit Detached
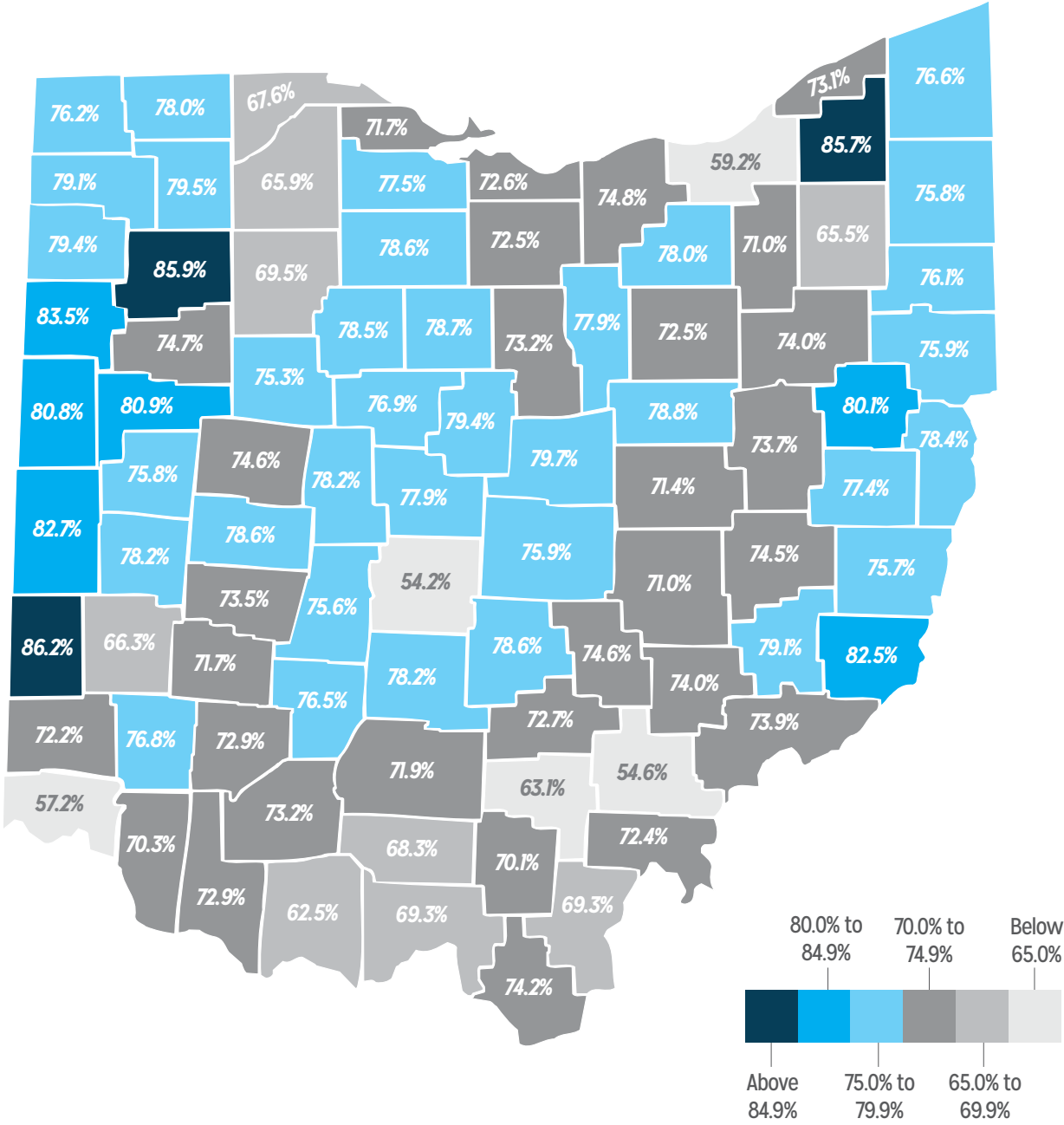
Source: 2008 - 2012 American Community Survey

Unsurprisingly, single unit structures were least common in the counties with a major city and other locales with a higher proportion of renters (see **Figure 48**).

Figure 69. Source of Heat for Renter-Occupied Households by County

Gas

Electric   Other
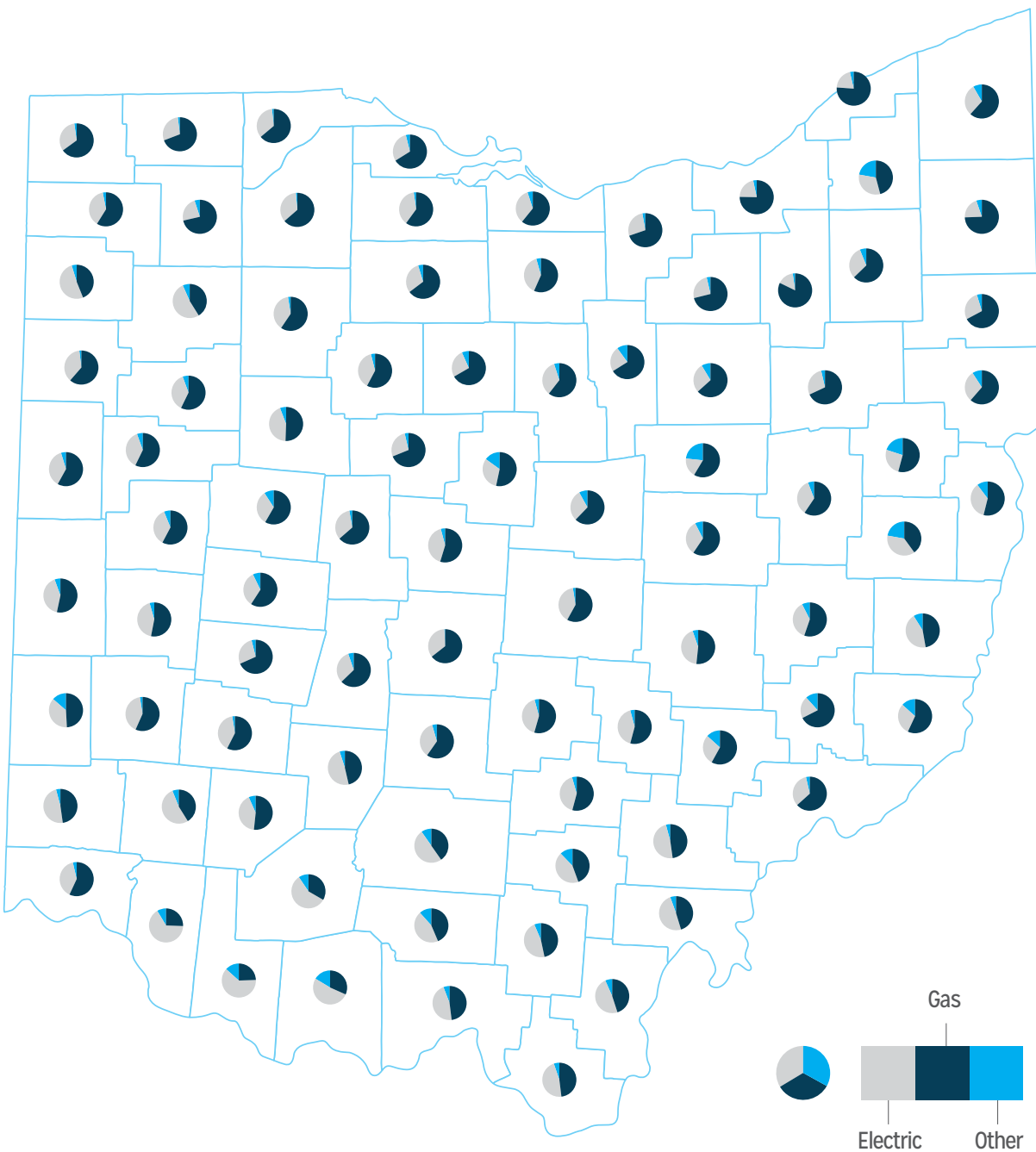
This map shows a pie chart for each county that indicates that county's heating fuel distribution. Natural gas was the most common mode of heating in nearly every county; the major exceptions were counties east of Cincinnati, where power plants are located along the Ohio River. The "other" category was largely comprised of homes heated with coal, oil, or wood, which were far more prevalent in rural counties.

Figure 70. Percentage of Renter-Occupied Households Lacking Complete Kitchen Facilities

Source: 2008 - 2012 American Community Survey

The Census Bureau defines a complete kitchen facility as a sink with piped water, a range, and a refrigerator. The four counties with the highest proportion of incomplete kitchen facilities were Madison, Geauga, Holmes, and Ottawa, all of which had substantial Amish populations and/or large numbers of seasonal camping facilities.
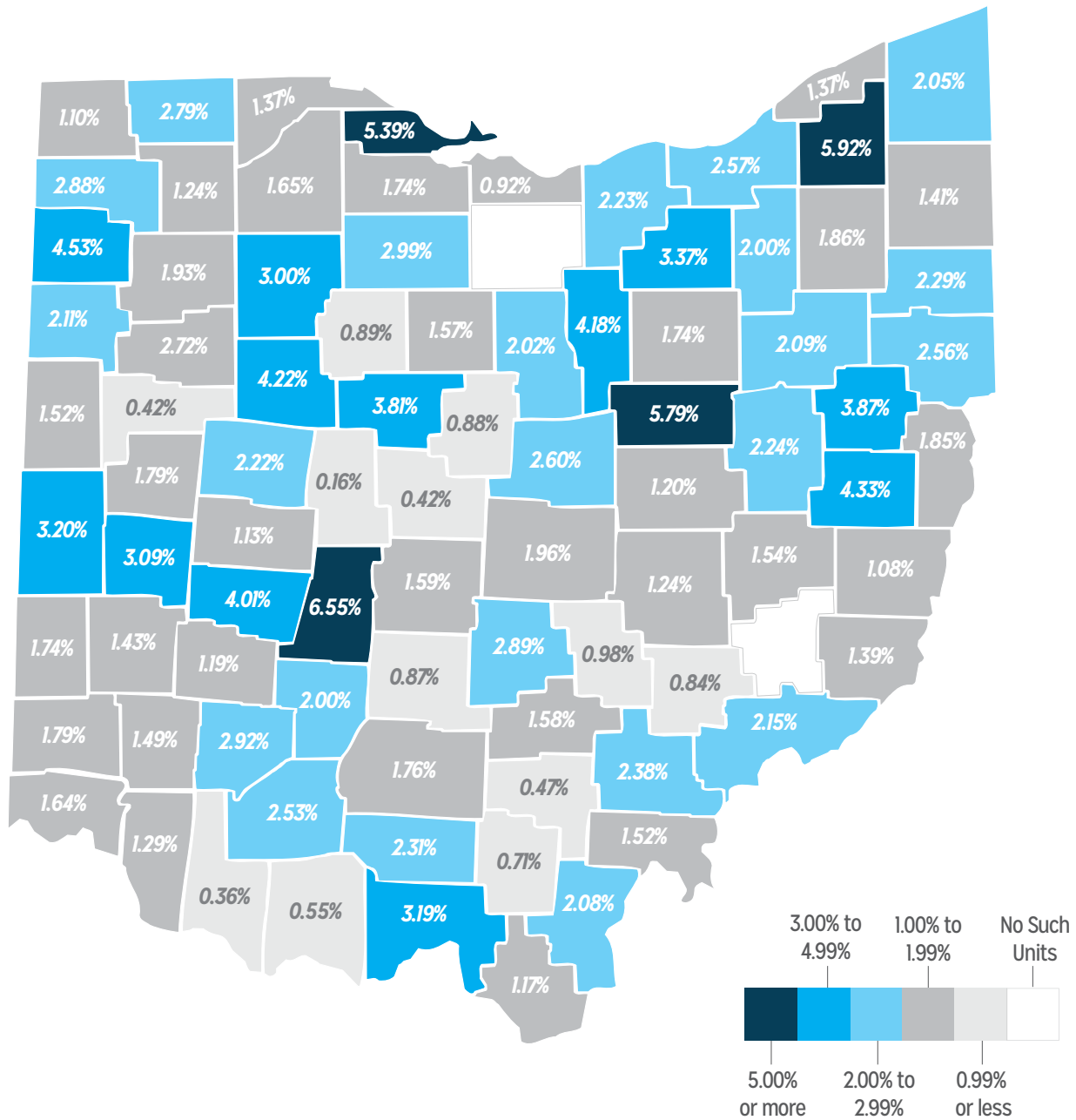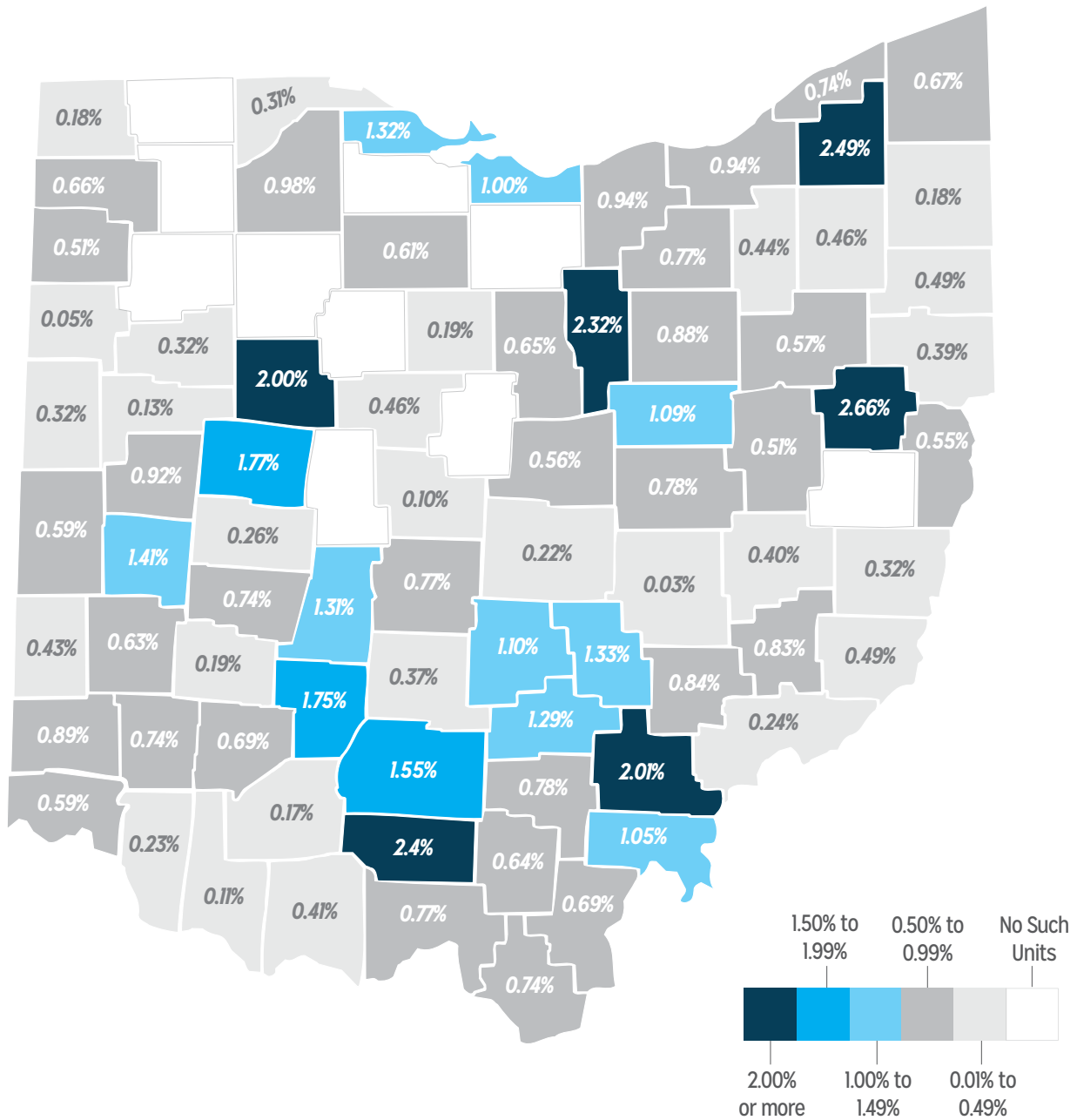
Figure 71. Percentage of Renter-Occupied Households Lacking Complete Plumbing Facilities

Source: 2008 - 2012 American Community Survey

This map shows the share of rental-occupied homes that lacked complete plumbing. The Census Bureau defines complete plumbing facilities as hot and cold running water, a flushing toilet, and a bathtub or shower.

Table 21. Year Structure Built by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	**Percent**	**Estimate**	**Percent**
Built 2010 or later	5,569	0.2%	2,883	0.2%
Built 2000 to 2009	341,065	11.0%	110,297	7.6%
Built 1990 to 1999	409,932	13.2%	148,328	10.2%
Built 1980 to 1989	261,493	8.4%	155,674	10.7%
Built 1970 to 1979	415,312	13.4%	244,858	16.8%
Built 1960 to 1969	378,646	12.2%	193,338	13.3%
Built 1950 to 1959	493,815	15.9%	185,122	12.7%
Built 1940 to 1949	201,751	6.5%	103,441	7.1%
Built before 1940	590,700	19.1%	313,485	21.5%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

Table 22. Number of Bedrooms by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	**Percent**	**Estimate**	**Percent**
No bedroom	3,550	0.1%	45,257	3.1%
1 bedroom	44,968	1.5%	345,423	23.7%
2 bedrooms	537,740	17.4%	607,675	41.7%
3 bedrooms	1,642,324	53.0%	349,751	24.0%
4 bedrooms	738,040	23.8%	88,001	6.0%
Over 4 bedrooms	131,661	4.2%	21,319	1.5%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

The typical owner-occupied home had three bedrooms, while the typical renter-occupied home had two bedrooms. About one of every 32 rental units is an efficiency or studio.

Table 23. Number of Occupants per Room by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	**Percent**	**Estimate**	**Percent**
0.50 or fewer occupants per room	2,530,035	81.7%	1,002,894	68.8%
0.51 to 1.00 occupants per room	546,826	17.6%	420,231	28.8%
1.01 to 1.50 occupants per room	17,779	0.6%	25,011	1.7%
1.51 to 2.00 occupants per room	2,823	0.1%	7,030	0.5%
2.01 or more occupants per room	820	<0.1%	2,260	0.2%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

In Ohio, overcrowding was much more prevalent in rental units than in owner-occupied units. Homes with more occupants than rooms accounted for 2.4 percent of all rentals but only 0.7 percent of all owner-occupied units.

Table 24. Units in Structure by Tenure

	Owner-occupied		Renter-occupied	
	Estimate	**Percent**	**Estimate**	**Percent**
1 unit, detached	2,771,771	89.5%	457,012	31.4%
1 unit, attached	119,356	3.9%	88,534	6.1%
2 units	27,636	0.9%	144,655	9.9%
3 or 4 units	17,717	0.6%	166,935	11.5%
5 to 9 units	14,241	0.5%	187,615	12.9%
10 to 19 units	9,251	0.3%	157,706	10.8%
20 to 49 units	5,017	0.2%	82,082	5.6%
50 or more units	7,005	0.2%	131,705	9.0%
Mobile home	125,635	4.1%	40,521	2.8%
Boat, RV, van, etc.	654	<0.1%	661	<0.1%
Total	**3,098,283**	**100%**	**1,457,426**	**100%**

Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

About nine in ten owner-occupied homes are single-unit detached structures, while less than a third of renter-occupied homes fit this definition. Roughly a quarter of renter-occupied homes are in buildings with ten or more housing units.

Housing Costs and Affordability

The average Ohio household spent $853 per month on housing plus basic utilities (electric, gas, sewer, and water), according to ACS. While homeowners paid more than renters ($1005 vs. $710), homeowner households earned more than twice as much as renters on average, meaning renters paid a higher share of their income for housing. Even so, one-third of homeowners were considered "cost burdened," meaning more than 30 percent of their income went toward housing costs; among households making less than $50,000 per year, nearly three-quarters were cost burdened.

Statewide, median gross rents varied widely, ranging from $506 in Monroe County to $924 in Warren County. In 30 counties, the average apartment was priced above the 30 percent threshold relative to county median income. Among rental properties actually on the market, imputed median gross rents ranged from $303 in Jefferson County to $802 in Geauga County, an even wider spread. Looking at averages ignores the depth of housing needs, however; at least 24 percent of tenant households in Ohio were spending at least half their income on housing. At least 46 percent of tenant households were considered housing cost burdened.

According to HUD, average fair-market rent for a two-bedroom apartment in Ohio is $720 per month, which requires working 40 hours a week at an hourly wage of $13.84 to comfortably afford. Unfortunately, the hourly wage of the average renter is only $11.56, meaning he or she would only be able to pay $601 per month without becoming cost burdened. For someone earning minimum wage, he or she would only be able to afford $413 per month; for a tenant living on social security disability, the affordable monthly rent is only $216.

*Table 25. Monthly Housing Cost by Tenure*

	All Households	Owner-Occupied	Renter-Occupied
Less than $200	2.2%	1.8%	3.1%
$200-399	10.9%	12.5%	7.5%
$400-599	16.4%	14.1%	21.1%
$600-799	16.0%	10.6%	27.3%
$800-999	13.3%	10.8%	18.6%
$1000-1499	21.3%	24.8%	13.7%
$1500-1999	10.1%	13.9%	2.1%
$2000 or more	8.2%	11.6%	1.2%
No cash rent	1.7%	n/a	5.4%
Median cost	**$853**	**$1005**	**$710**

Source: 2008 - 2012 American Community Survey

Median monthly housing cost (a mortgage payment – including taxes and insurance – or rent, plus any electric, gas, sewer, and/or water bills) is $853 in Ohio. This figure was $1005 for homeowners and $710 for renters, but recall that the median homeowner household made more than twice as much than the median renter household, so renters faced a greater relative burden from housing costs.

Figure 72. Housing Cost Burdened Owner-Occupied Households with a Mortgage
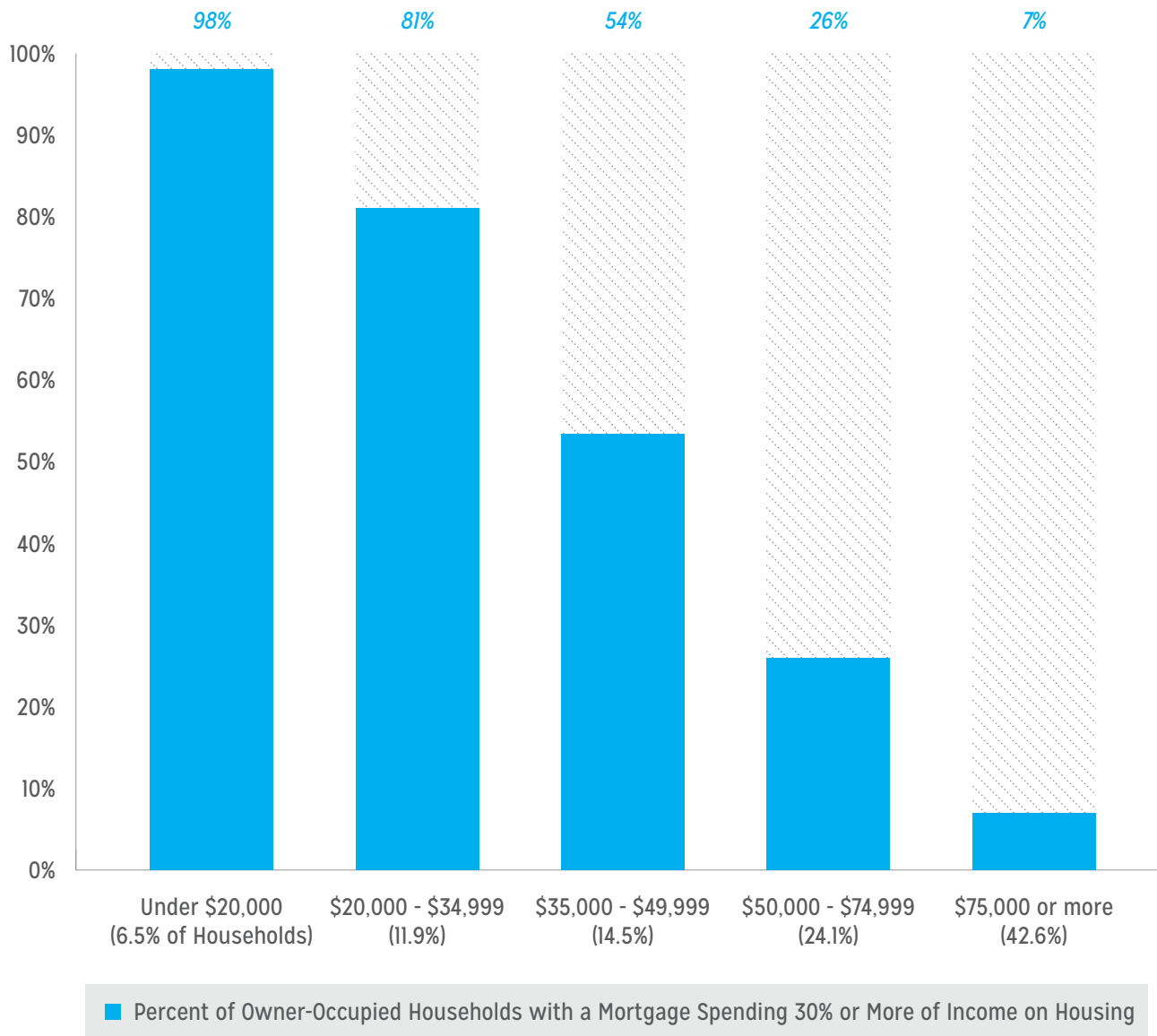
Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

Virtually all homeowner households with a mortgage earning less than $20,000 in 2012 were housing cost-burdened, as were 81 percent of homeowners earning between $20,000 and $35,000 per year. Across all income levels, 33 percent of all homeowners are cost-burdened.

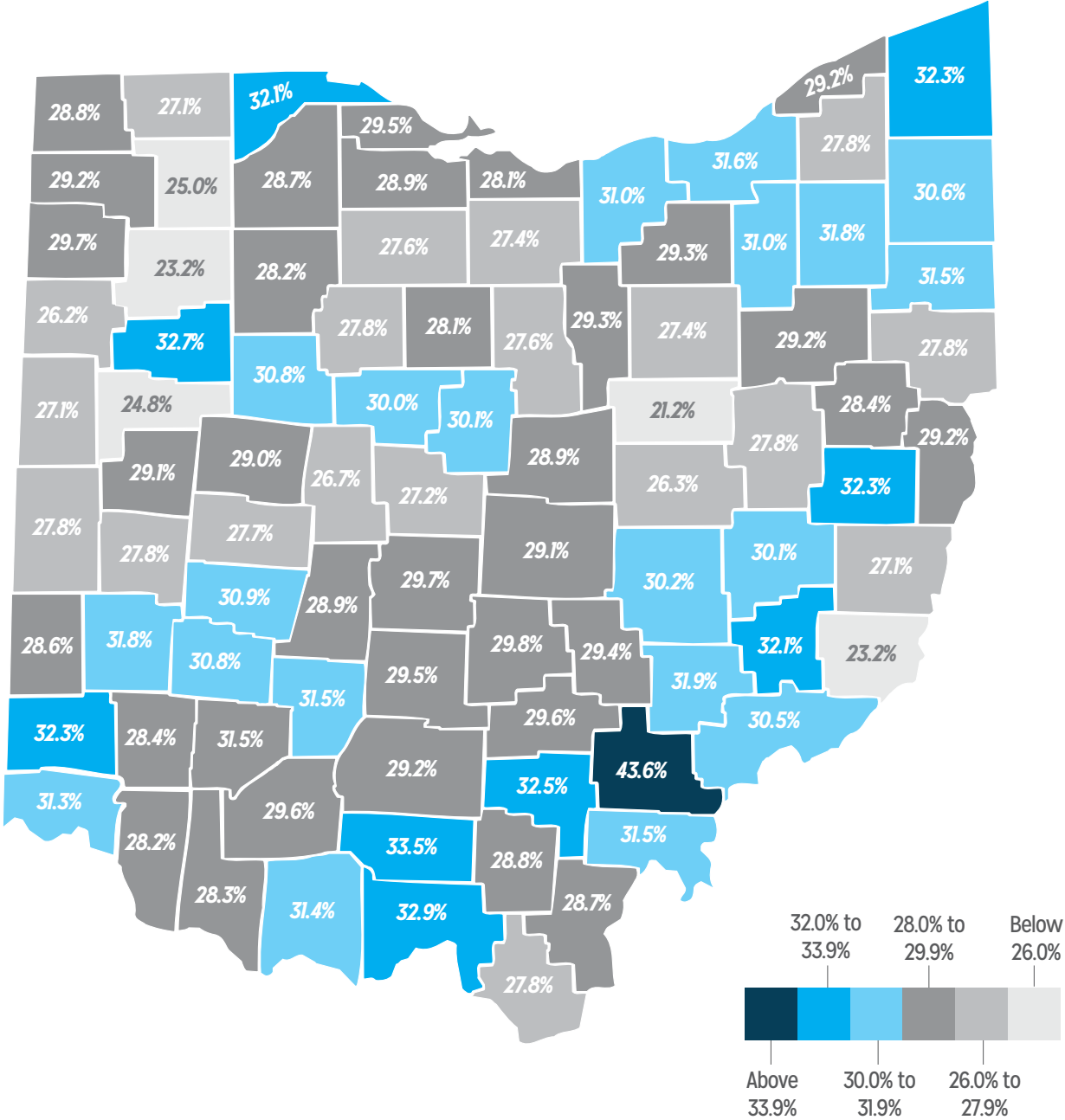*Figure 73. Median Gross Rent in Dollars per Month*
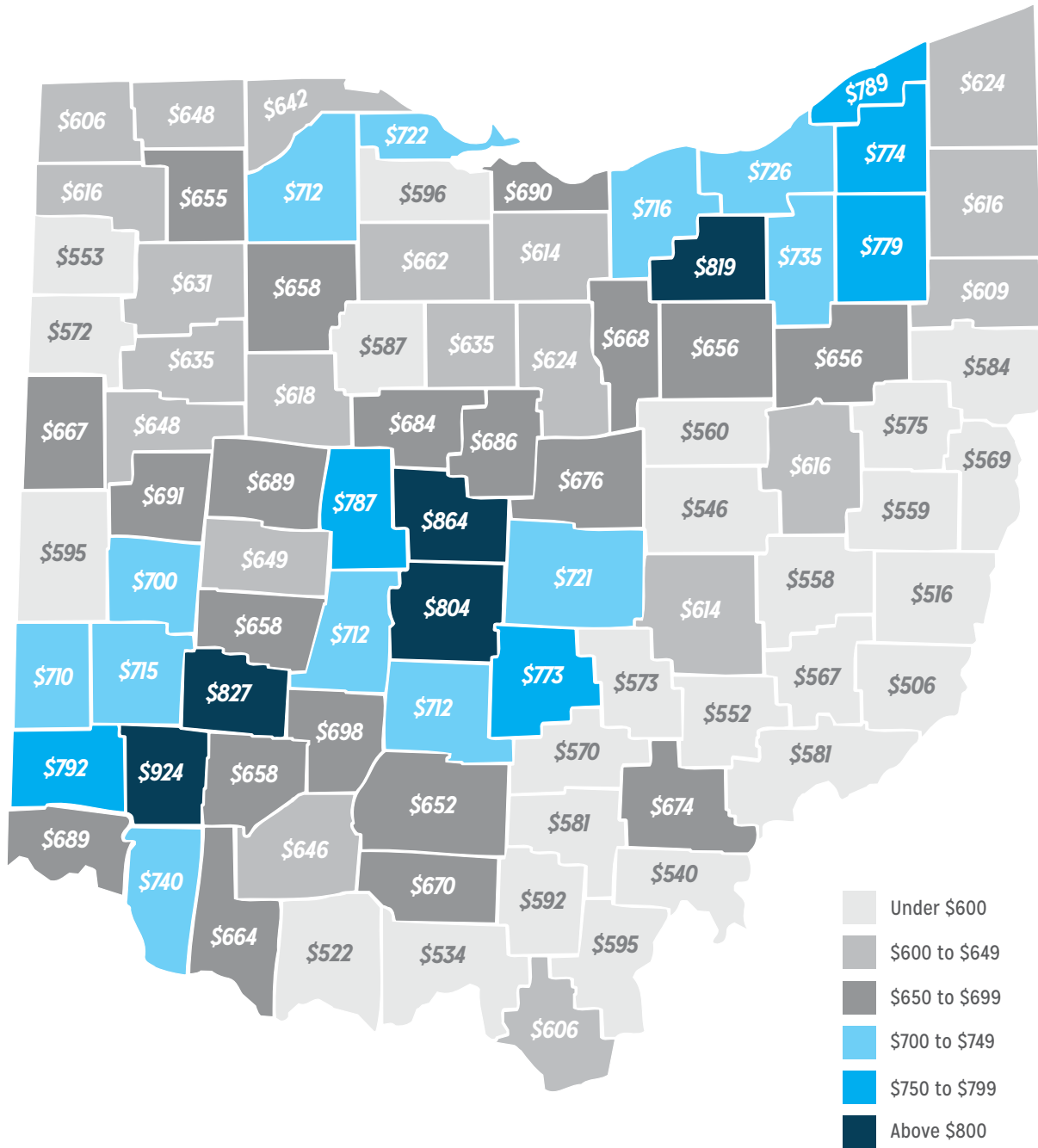
Source: 2008 - 2012 American Community Survey

The most expensive median gross rent was in Warren County, with high values found in central Ohio and a number of suburban counties. The lowest rents were overwhelmingly found in Appalachia.

Figure 74. *Median Gross Rent as Percent of Monthly Household Income*

The 30 counties in various shades of blue were ones in which the average apartment exceeds 30 percent of monthly household income, indicating a housing cost burden. Much of the southern and eastern portions of the state fell into this category, while central Ohio largely did not.

Figure 75. Median Monthly Rent Asked

Source: 2008 - 2012 American Community Survey

As one would expect, the rental asking price tended to be highest in wealthy suburban counties.

Table 26. Median Gross Rent by Age of Householder

	Estimate	Percent
Householder 15 to 25 years:	**169,792**	
Less than 20.0 percent	28,254	16.6%
20.0 to 24.9 percent	17,075	10.1%
25.0 to 29.9 percent	14,002	8.2%
30.0 to 34.9 percent	12,205	7.2%
35.0 percent or more	85,124	50.1%
Not computed	13,132	7.7%
Householder 25 to 34 years:	**368,628**	
Less than 20.0 percent	99,928	27.1%
20.0 to 24.9 percent	47,741	13.0%
25.0 to 29.9 percent	37,981	10.3%
30.0 to 34.9 percent	28,040	7.6%
35.0 percent or more	131,157	35.6%
Not computed	23,781	6.5%
Householder 35 to 64 years:	**709,738**	
Less than 20.0 percent	186,929	26.3%
20.0 to 24.9 percent	83,683	11.8%
25.0 to 29.9 percent	74,238	10.5%
30.0 to 34.9 percent	55,580	7.8%
35.0 percent or more	254,682	35.9%
Not computed	54,626	7.7%
Householder 65 years and over:	**209,268**	
Less than 20.0 percent	30,741	14.7%
20.0 to 24.9 percent	18,609	8.9%
25.0 to 29.9 percent	27,325	13.1%
30.0 to 34.9 percent	20,239	9.7%
35.0 percent or more	88,448	42.3%
Not computed	23,906	11.4%
Total	**1,457,426**	

Table 27. Median Gross Rent as a Percentage of Household Income

	Estimate	Percent
Less than 10.0 percent	51,518	3.5%
10.0 to 14.9 percent	121,166	8.3%
15.0 to 19.9 percent	173,168	11.9%
20.0 to 24.9 percent	167,108	11.5%
25.0 to 29.9 percent	153,546	10.5%
30.0 to 34.9 percent	116,064	8.0%
35.0 to 39.9 percent	85,762	5.9%
40.0 to 49.9 percent	118,151	8.1%
50.0 percent or more	355,498	24.4%
Unknown	115,445	7.9%
TOTAL	**1,457,426**	**100%**

Source: U.S. Census Bureau. 2008-2012 American Community Survey

Based on our standard of a housing cost burden (spending 30 percent or more of household income on rent and utilities), at least 46 percent of all tenant households in Ohio qualified. **At least 24 percent of tenant households spent half or more of their monthly income on rent**. It goes without saying that spending such a large percentage of one's wages on shelter leaves trivially small proportions of a household's budget for other essentials like food and transportation, let alone savings. It also means that renters living under such conditions would be at risk of becoming homeless if they suffered any loss of income.

Figure 76. Housing Cost Burden

355,498
Ohio Households

Spend 50% or more of household
income toward rent.

Source: U.S. Census Bureau, 2008 - 2012 American Community Survey

Figure 77. Housing Wage, 2014

$13.84/hr

The Housing Wage in Ohio

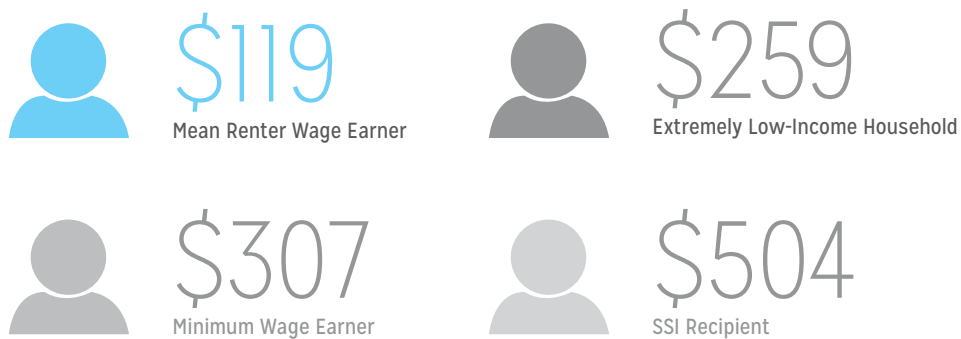Source: 2014 Out of Reach Report, National Low Income Housing Coalition

In 2014, the hourly wage a worker in the state of Ohio must earn to afford a two-bedroom unit at federally-defined Fair Market Rent (FMR) is $13.84 per hour, up from $13.79 in 2013. However, the estimated mean wage of renters is $11.56, representing a gap of more than $2 per hour.

Figure 78. Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR, 2014
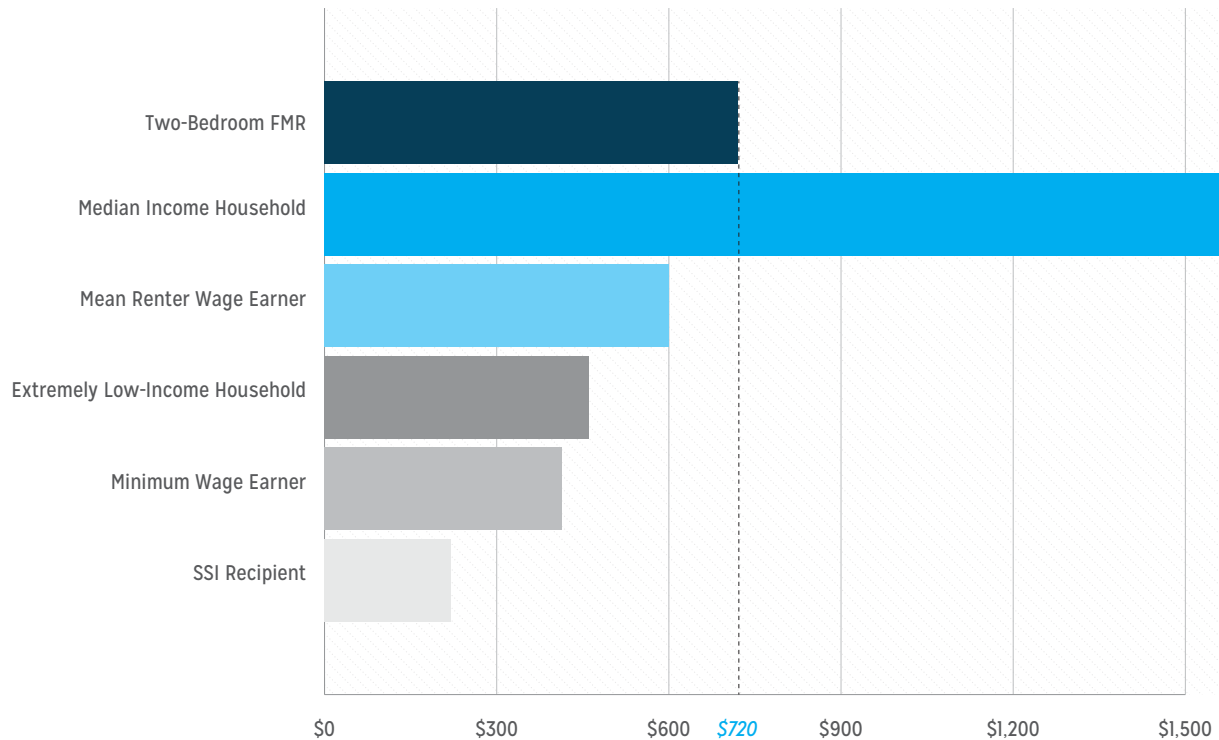
Source: 2014 Out of Reach Report, National Low Income Housing Coalition

Figure 79. Gap between Affordable Rent and FMR by Income Level, 2014

$119
Mean Renter Wage Earner

$259
Extremely Low-Income Household

$307
Minimum Wage Earner

$504
SSI Recipient

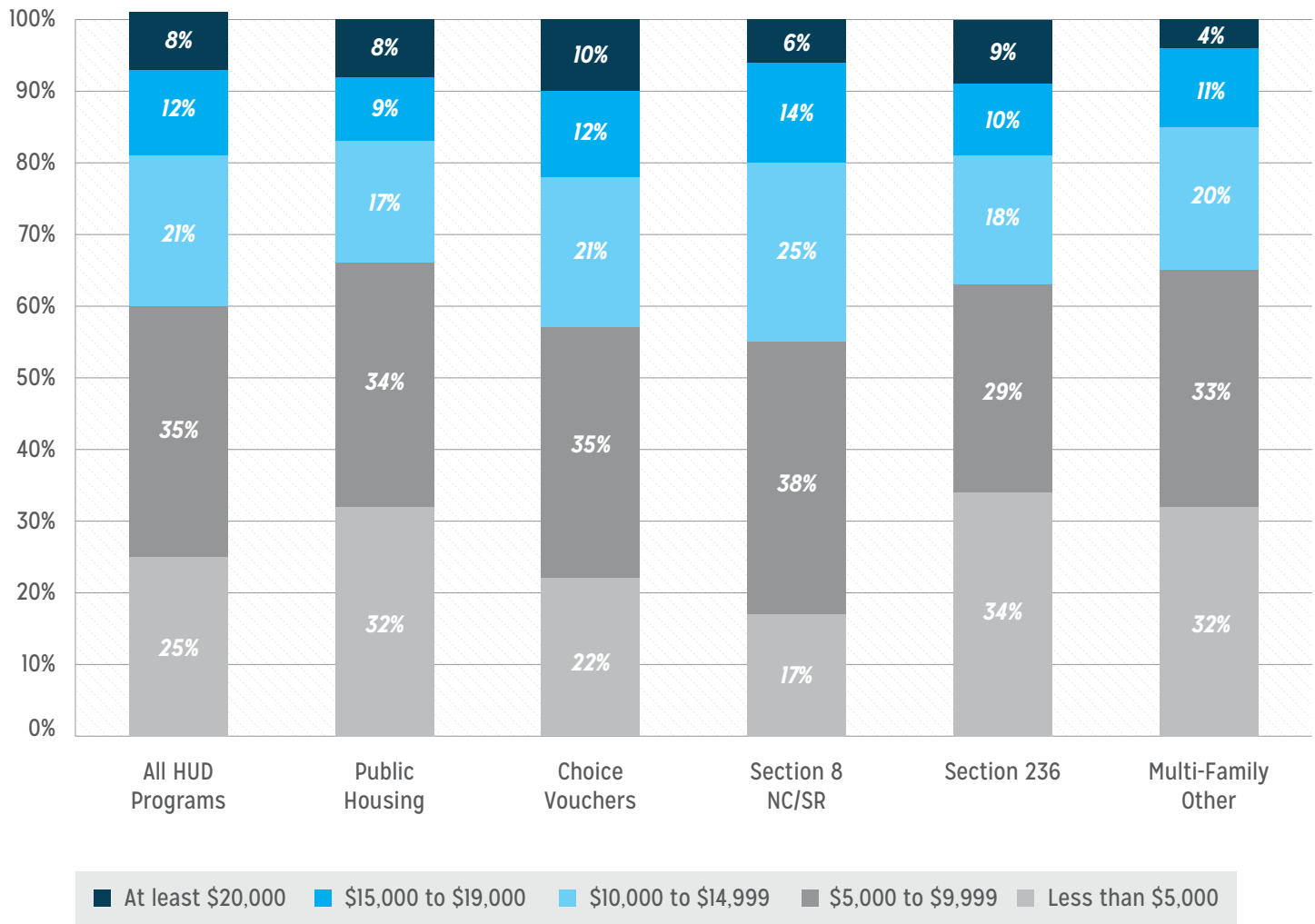Source: 2014 Out of Reach Report, National Low Income Housing Coalition

In Ohio, Fair Market Rent (FMR) for a two-bedroom apartment is $720 per month. **Figure 79** shows that, among many low- and moderate-income households, this is simply not affordable. For the mean renting wage earner, he or she falls $119 short. This gap increases to $259 for an extremely low income (ELI) household, $307 for a minimum wage earner, and $504 for a social security insurance (SSI) recipient.

Figure 80. Households Subsidized by HUD Rental Assistance Programs

Legend:
- Above 5.9%
- 5.0% to 5.9%
- 4.0% to 4.9%
- 3.0% to 3.9%
- 2.0% to 2.9%
- 1.0% to 1.9%
- Below 1.0%

Source: HUD PUMS Data. 2009/2012

Figure 81. Percentage Participation in HUD Subsidy Programs by Household Income

Legend:
- ■ At least $20,000
- ■ $15,000 to $19,000
- ■ $10,000 to $14,999
- ■ $5,000 to $9,999
- ■ Less than $5,000

	All HUD Programs	Public Housing	Choice Vouchers	Section 8 NC/SR	Section 236	Multi-Family Other
At least $20,000	8%	8%	10%	6%	9%	4%
$15,000 to $19,000	12%	9%	12%	14%	10%	11%
$10,000 to $14,999	21%	17%	21%	25%	18%	20%
$5,000 to $9,999	35%	34%	35%	38%	29%	33%
Less than $5,000	25%	32%	22%	17%	34%	32%

Source: U.S. Department of Housing and Urban Development, 2009/2012

*Figures may not add to 100% due to rounding.

Homelessness

A total of 12,325 people were counted as homeless in Ohio in January 2013, which was down 12 percent from the year prior. This is undoubtedly a small fraction of the actual number of those lacking permanent housing, considering the inherent challenges of attempting to survey a population without a fixed location, but was the figure generated by a one-night canvassing operation called a point-in-time count. About one in six were tallied in Cuyahoga County; overall, 69 percent of those counted were located in one of eight urban counties (Cuyahoga, Franklin, Hamilton, Lucas, Mahoning, Montgomery, Stark, and Summit) that has its own Continuum of Care dedicated to providing services for homeless populations; the remainder were located in the other 80 counties, which are covered by the Balance of State Continuum of Care.

In particular, three subpopulations are tallied separately: the chronically homeless, families, and veterans. Families comprised 38 percent of those counted; chronic homelessness, another 13 percent; and veterans made up 11 percent. While homeless families were less likely than average to be located in the eight urban counties, the other two groups were more likely to be in those areas. Notably, while homelessness was down overall, veteran homelessness was up 10 percent statewide. Nearly half of veterans in the point-in-time count were in Cuyahoga County or Franklin County.

Figure 82. Homelessness in Ohio

Homelessness in Ohio

4,714
Homeless people in
FAMILIES

1,373
Homeless
VETERANS

912
Homeless
YOUTH

decreased by nearly 12 percent, from 13,977 to 12,325 persons between 2012 and 2013 as reported in **Point-In-Time counts** of sheltered and unsheltered homelessness by nine **continuums of care** statewide.
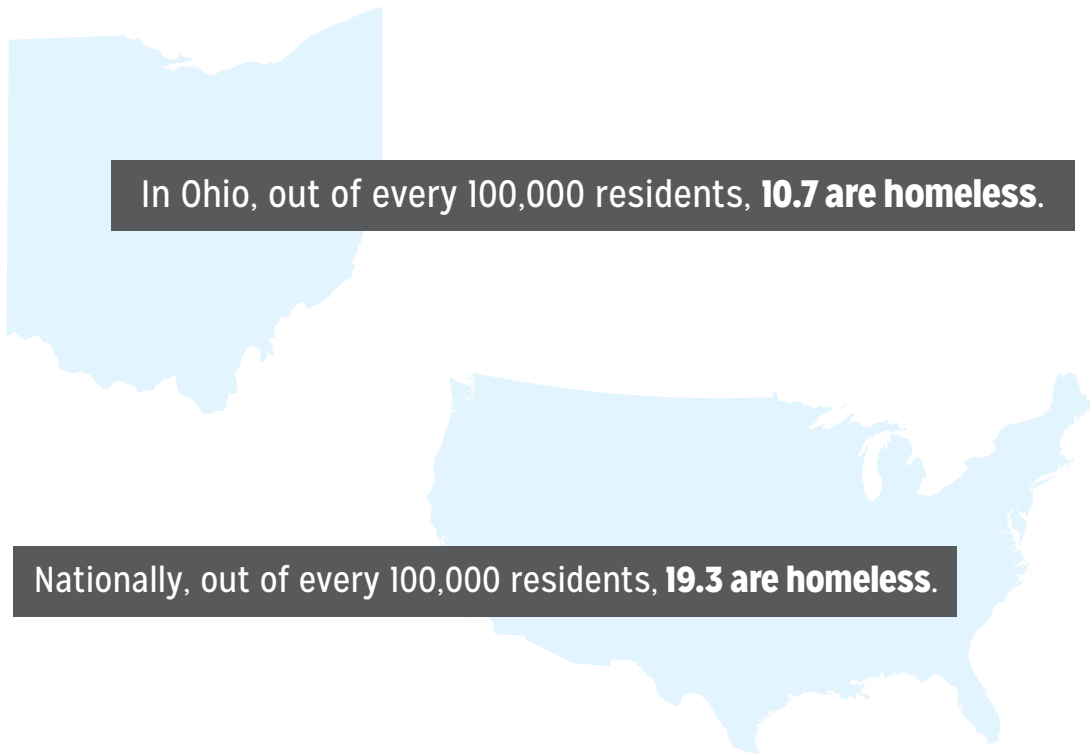
Point-In-Time (PIT) Count
PIT counts capture and image of homelessness, as recorded on one single day in late January 2013, and do not reflect the full extent of homelessness in Ohio.

Continuums of Care (CoCs)
CoCs are local planning bodies which cover a city, county, metropolitan area or region of a state.

Sheltered Locations are considered to be emergency shelters, transitional housing programs (for homeless persons) or safe havens; and **unsheltered locations** include streets, cars or other places not meant for human habitation.

Homelessness in Ohio compared to the United States

In Ohio, out of every 100,000 residents, **10.7 are homeless**.

Nationally, out of every 100,000 residents, **19.3 are homeless**.

Table 28. Total Homelessness by Continuum of Care, Point-In-Time Counts, 2010-2013

Total Homelessness by Continuum of Care: 2010 - 2013				
	2010	**2011**	**2012**	**2013**
Akron/Barberton/Summit County CoC	839	857	713	862
Canton/Massillon/Alliance/Stark County CoC	417	482	482	522
Cincinnati/Hamilton County/CoC	1,008	1,275	1,654	1,326
Cleveland/Cuyahoga County CoC	2,187	2,626	2,191	2,129
Columbus/Franklin County CoC	1,387	1,418	1,434	1,488
Dayton/Kettering/Montgomery County CoC	857	986	1,081	1,041
Toledo/Lucas County CoC	974	1,069	977	900
Youngstown/Mahoning County CoC	183	223	224	227
Balance of State CoC	4,555	4,431	5,121	3,830
TOTAL	12,407	13,003	13,977	12,325

Source: 2013 Ohio Homelessness Report, COHHIO

Table 29. Total Family Homelessness by Continuum of Care, Point-In-Time Counts, 2010-2013

Total Family Homelessness by Continuum of Care, 2010-2013				
	2010	**2011**	**2012**	**2013**
Akron/Barberton/Summit County CoC	280	315	303	297
Canton/Massillon/Alliance/Stark County CoC	169	247	231	230
Cincinnati/Hamilton County/CoC	298	545	767	501
Cleveland/Cuyahoga County CoC	459	496	565	599
Columbus/Franklin County CoC	437	395	366	397
Dayton/Kettering/Montgomery County CoC	266	384	442	422
Toledo/Lucas County CoC	314	314	327	332
Youngstown/Mahoning County CoC	79	99	138	129
Balance of State CoC	2,511	2,423	2,984	1,807
TOTAL	4,813	5,218	6,123	4,714

Source: 2013 Ohio Homelessness Report, COHHIO

Table 30. Total Chronic Homelessness by Continuum of Care, Point-In-Time Counts, 2010-2013

Total Chronic Homelessness by Continuum of Care, 2010-2013				
	2010	**2011**	**2012**	**2013**
Akron/Barberton/Summit County CoC	156	332	208	116
Canton/Massillon/Alliance/Stark County CoC	17	89	84	71
Cincinnati/Hamilton County/CoC	303	223	234	274
Cleveland/Cuyahoga County CoC	642	398	375	303
Columbus/Franklin County CoC	276	303	311	309
Dayton/Kettering/Montgomery County CoC	83	70	48	64
Toledo/Lucas County CoC	242	211	138	149
Youngstown/Mahoning County CoC	13	46	54	42
Balance of State CoC	429	492	530	330
TOTAL	2,161	2,164	1,982	1,658

Source: 2013 Ohio Homelessness Report, COHHIO

Table 31. Total Veteran Homelessness by Continuum of Care, Point-In-Time Counts, 2010-2013

Total Veteran Homelessness by Continuum of Care, 2010-2013				
	2010	**2011**	**2012**	**2013**
Akron/Barberton/Summit County CoC	49	165	91	97
Canton/Massillon/Alliance/Stark County CoC	10	20	42	52
Cincinnati/Hamilton County/CoC	123	192	200	175
Cleveland/Cuyahoga County CoC	355	345	334	313
Columbus/Franklin County CoC	88	187	133	309
Dayton/Kettering/Montgomery County CoC	139	156	136	131
Toledo/Lucas County CoC	46	104	71	54
Youngstown/Mahoning County CoC	11	12	12	15
Balance of State CoC	146	200	225	227
TOTAL	967	1,381	1,244	1,373

Source: 2013 Ohio Homelessness Report, COHHIO

References

[i] A complete description of the U.S. Census, along with a copy of the 2010 Census form, can be found at http://www.census.gov/2010census/about/

[ii] A complete description of the American Community Survey can be found at http://www.census.gov/acs/www/about_the_survey/american_community_survey/

[iii] More information about the research done by the Ohio Development Services Agency can be found at http://www.development.ohio.gov/reports/reports_research.htm

[iv] More information about the U.S. Bureau of Labor Statistics can be found at: http://www.bls.gov/home.htm

[v] More information about First American Core Logic can be found at: http://www.corelogic.com/default.aspx

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