

HOUSING INSTABILITY & ACCESS Preliminary Findings - November 2019

Total cost-burdened households

2012: 233,306

2017: 213,204

Change in total cost-burdened households (2012-2017): -20,102 households

Households earning less than \$20,000: -6,539 households

Households earning \$20,000-\$34,999: +2,156 households

Households earning \$35,000-\$49,999: -3,345 households

Households earning \$50,000-\$74,999: -7,266 households

Households earning \$75,000 or more: -5,108 households



COST-BURDEN

Total cost-burdened renters (2017): 124,089 | 43% of all renters

Total cost-burdened homeowners (2017): 89,115 | 20% of all homeowners



HOME-OWNERSHIP

Home loan requests and average denial rates by race

African-American households: 2,550 applications | 16% denied

Hispanic/Latino households: 1,038 applications | 11% denied

White households: 22,570 applications | 8% denied

Regional average home loan denial rate: 9%

In 2016, 35 renters were evicted each day in Central Ohio.

Average eviction rate (2016):

- National: 2.34 evictions per 100 renters
- Central Ohio: 4.10 evictions per 100 renters
- High-poverty areas in Central Ohio: 9.70 evictions per 100 renters
- Majority African-American areas in Central Ohio: 8.70 evictions per 100 renters



EVICTIONS

Sources: *Eviction Lab at Princeton University (October 2019) via Mid-Ohio Regional Planning Commission; American Community Survey Five-Year Estimates (2013-2017), Table B25106; and Home Mortgage Disclosure Act (2018), available from <https://ffiec.cfpb.gov/data-publication/>.*