



State of Housing in Ohio

August 2022

OHIO

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$887**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,956** monthly or **\$35,468** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.05
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS

Minimum Wage	\$9.30
Average Renter Wage	\$17.33
2-Bedroom Housing Wage	\$17.05
Number of Renter Households	1,589,054
Percent Renters	34%

73

Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

58

Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8

Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5

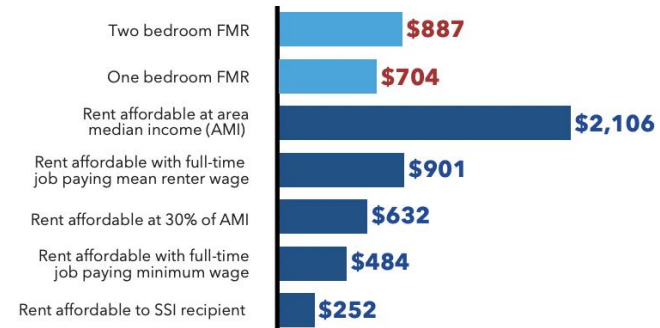
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS

HOUSING WAGE

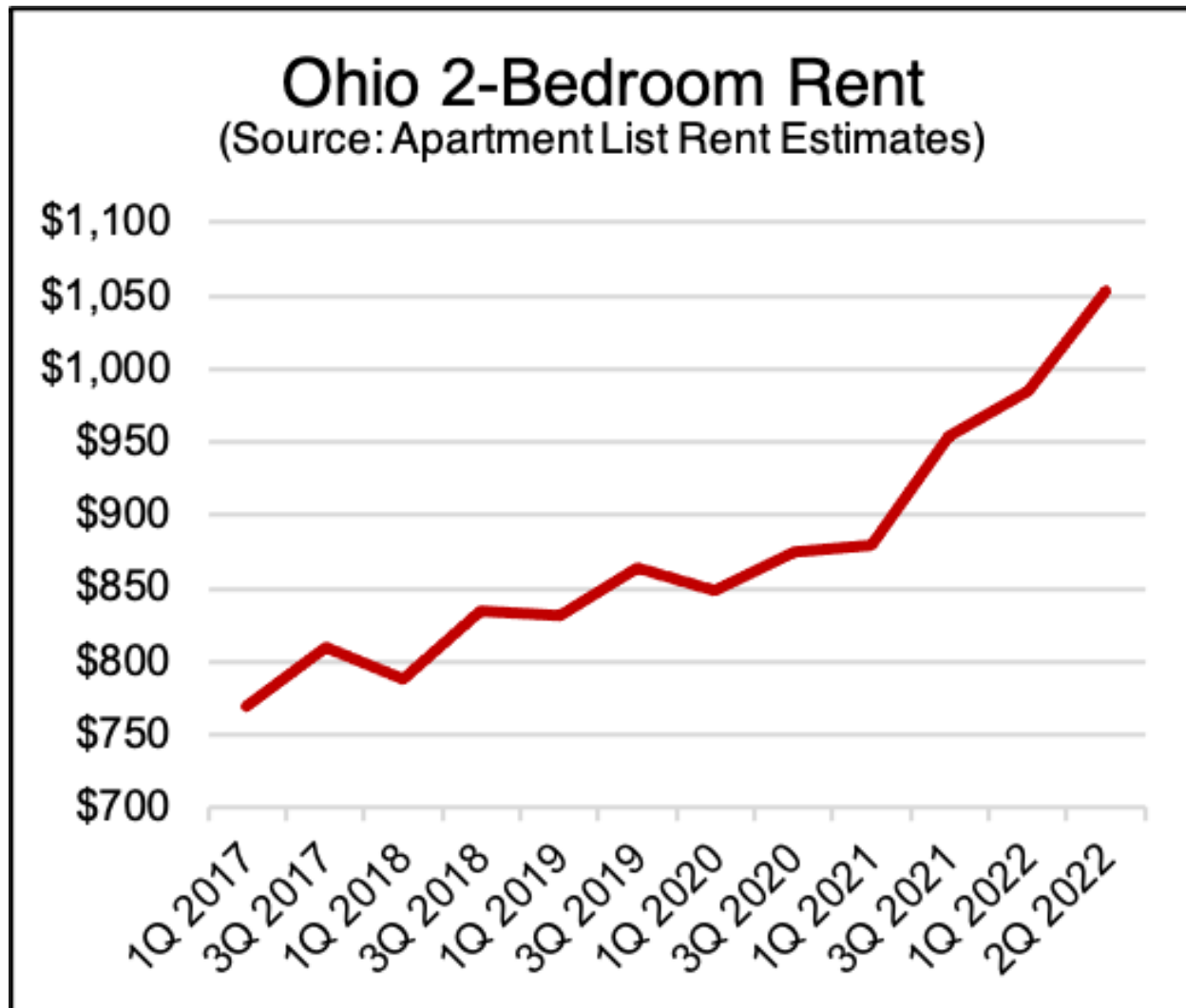
Union County	\$20.56
Columbus HMFA	\$19.85
Cincinnati HMFA	\$18.62
Cleveland-Elyria MSA	\$17.17
Akron MSA	\$17.12

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.



OUT OF REACH 2022 | © NATIONAL LOW INCOME HOUSING COALITION

Rent is Rapidly Rising



Can Workers Pay Rent?

Occupation	Total Ohio Employment	Median Hourly Wage
Registered Nurse	129,270	\$35.62
Retail Salesperson	120,670	\$12.99
Fast Food Worker	119,790	\$10.70
Cashier	117,320	\$10.96
Customer Service Rep	115,180	\$17.89
Stocker/Order Filler	107,630	\$14.39
Laborer/Freight Mover	105,130	\$16.37
Home Health Aide	95,120	\$11.54
General Operations Manager	89,630	\$45.60
Office Clerk	86,800	\$17.85
Ohio's 2 BR Housing Wage		\$17.05
Source: Bureau of Labor Statistics, May 2021 Ohio Occupational Employment and Wage Estimates		

2022 OHIO HOUSING PROFILE



Across Ohio, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

KEY FACTS

443,717
OR
28%

Renter Households that are extremely low income

-254,545

Shortage of rental homes affordable and available for extremely low income renters

\$26,200

Maximum income of 4-person extremely low income households (state level)

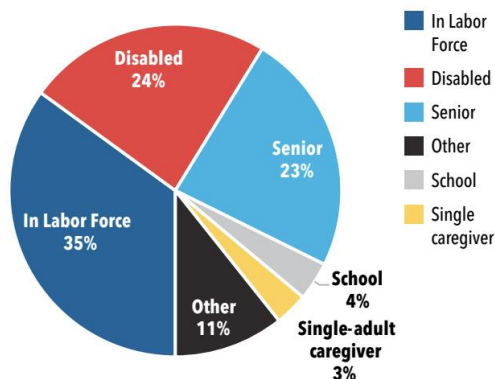
\$35,468

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

67%

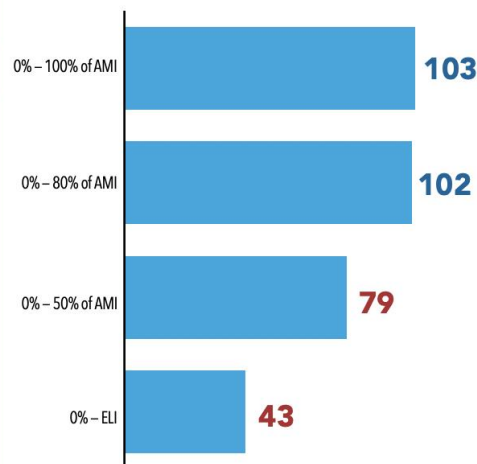
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



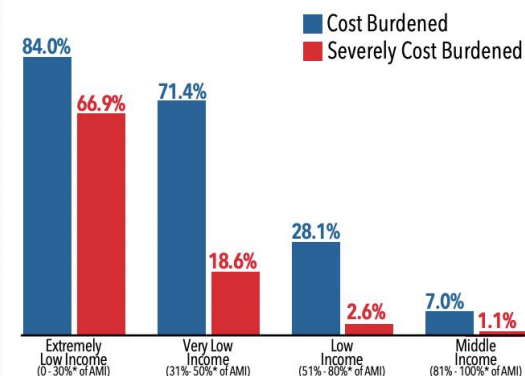
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are single adult caregivers, 55% of whom usually work more than 20 hours per week. Source: 2020 5-Year ACS PUMS data.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: 2020 5-Year ACS PUMS data.

HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: 2020 5-Year ACS PUMS data.

Updated: 07/26/2022

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Extremely Low Income = 0-30%* of AMI
Low Income = 51-80% of AMI

Note: *Or poverty guideline, if higher.

Very Low Income = 31%-50% of AMI
Middle Income = 81%-100% of AMI

CONGRESSIONAL DISTRICT HOUSING PROFILE



DISTRICT-LEVEL RENTER STATISTICS

	Total Renter Households	Severely Burdened Households*	% with Severe Burden		Affordable and Available Rental Units Per 100	Surplus/ (Deficit) of Affordable and Available Rental Units
Income at or below 30% of AMI	16,705	11,903	71%	Income at or below 30% of AMI	29	-11,912
Income between 31% and 50% of AMI	14,655	3,884	27%	Income at or below 50% of AMI	66	-10,586
Income between 51% and 80% of AMI	17,897	817	5%	Income at or below 80% of AMI	96	-1,947
All Renter Households	84,989	16,775	20%			

Renters make up 29% of all households in the District

Source: NLIHC tabulations of 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data

STATE-LEVEL RENTER STATISTICS

	Total Renter Households	Severely Burdened Households*	% with Severe Burden		Affordable and Available Rental Units Per 100	Surplus/ (Deficit) of Affordable and Available Rental Units
Income at or below 30%** of AMI	436,611	287,031	66%	Income at or below 30%** of AMI	42	-252,027
Income between 31%** and 50% of AM	276,575	44,329	16%	Income at or below 50% of AMI	80	-141,539
Income between 51% and 80% of AMI	346,828	9,242	3%	Income at or below 80% of AMI	102	22,786
All Renter Households	1,608,507	342,834	21%			

Renters make up 34% of all households in the state

Source: NLIHC tabulations of 2019 American Community Survey (ACS) Public Use Microdata Sample (PUMS)

REGIONAL RENTAL AFFORDABILITY STATISTICS

Metropolitan Statistical Areas (MSAs) and Counties in Districts	Total Renter Households	AMI	30% of AMI	Rent Affordable at 30% of AMI	One Bdrm Fair Market Rent	One Bdrm Housing Wage	Two Bdrm Fair Market Rent	Two Bdrm Housing Wage	Hours at Minimum Wage for Two Bdrm	Avg Renter Wage
Columbus HMFA	295,150	\$83,800	\$25,140	\$629	\$827	\$15.90	\$1,031	\$19.83	90	\$16.99
Mansfield MSA	15,816	\$61,500	\$18,450	\$461	\$557	\$10.71	\$734	\$14.12	64	\$12.10
Muskingum County	10,506	\$61,200	\$18,360	\$459	\$579	\$11.13	\$754	\$14.50	66	\$10.77
Marion County	8,318	\$58,600	\$17,580	\$440	\$619	\$11.90	\$816	\$15.69	71	\$12.56

CONGRESSIONAL DISTRICT HOUSING PROFILE



DISTRICT-LEVEL RENTER STATISTICS

	Total Renter Households	Severely Burdened Households*	% with Severe Burden		Affordable and Available Rental Units Per 100	Surplus/ (Deficit) of Affordable and Available Rental Units
Income at or below 30% of AMI	29,677	21,862	74%	Income at or below 30% of AMI	30	-20,740
Income between 31% and 50% of AMI	19,774	4,561	23%	Income at or below 50% of AMI	66	-16,608
Income between 51% and 80% of AMI	23,413	734	3%	Income at or below 80% of AMI	99	-1,053
All Renter Households	112,229	27,341	24%			

Renters make up 38% of all households in the District

Source: NLIHC tabulations of 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data

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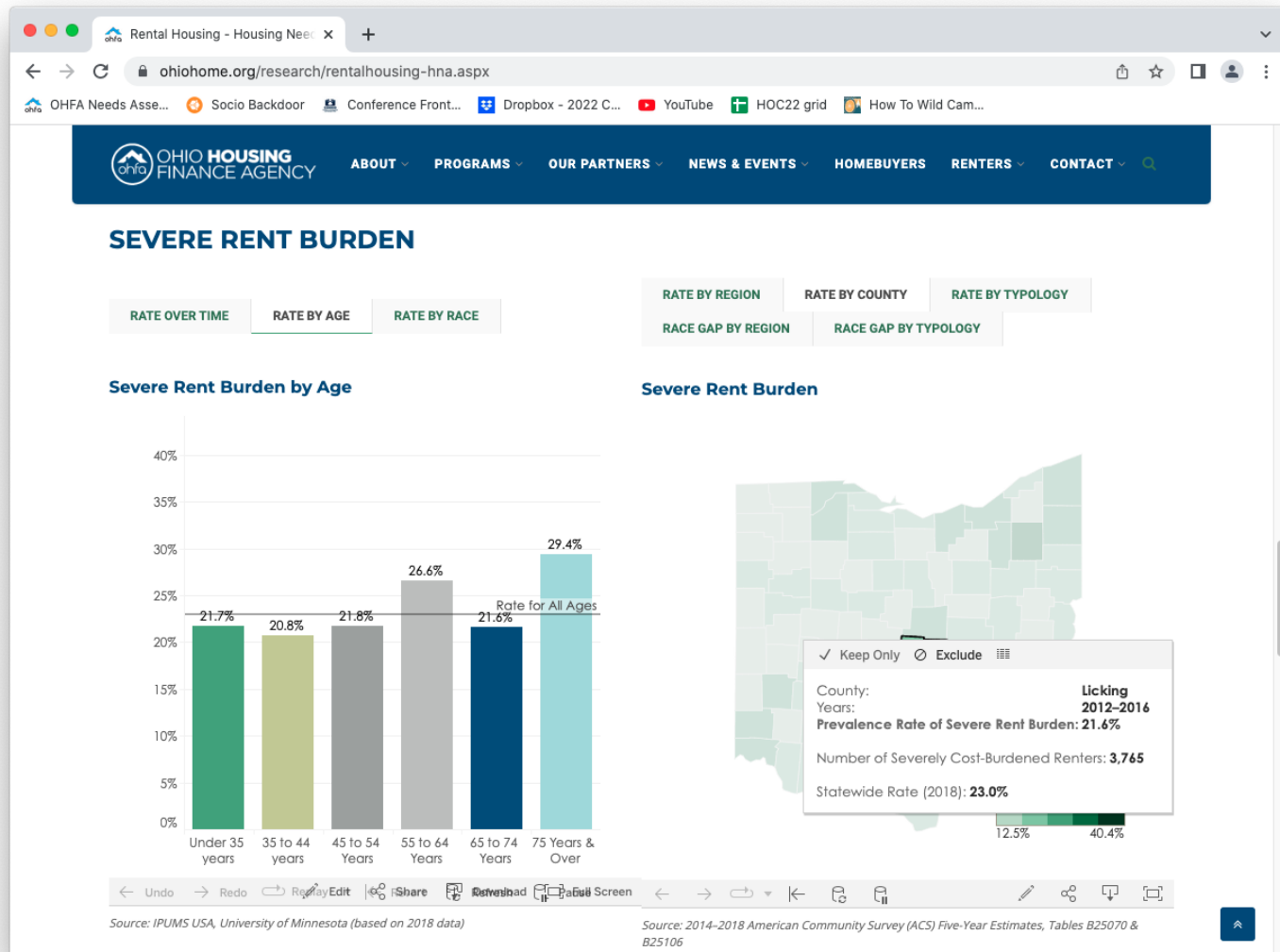
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REGIONAL RENTAL AFFORDABILITY STATISTICS

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Dayton MSA	121,654	\$75,700	\$22,710	\$568	\$647	\$12.44	\$836	\$16.08	73	\$14.27
Fayette County	4,131	\$57,600	\$17,280	\$432	\$610	\$11.73	\$769	\$14.79	67	\$12.01

OHFA Housing Needs Assessment

<https://ohiohome.org/research/housingneeds.aspx>



Solution? **Invest in Affordable Housing**



Questions?

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