March 2024

SCPH Vital Statistics Brief:

Housing and Health in Summit County

The *Population Health Vital Statistics Data Brief* series was created to provide regular updates to the Community Health Assessment and to provide the community with additional important information about population health. For more information on the Community Health Assessment and to access other reports in the *Vital Statistics Data Brief* series, please visit scph.org/assessments-reports

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INSIDE THIS BRIEF

Housing Stock

Age - The median age of Summit County's housing stock is 65 years, with an average year of construction of 1959, Akron's housing stock is considerably older than housing in the suburbs (median of 83 years of age in Akron vs. 55 years in the suburbs). According to the Federal Reserve Bank of Chicago's *Peer City Identification Tool*, the City of Akron's housing stock ranked 5th highest of the 9 cities in the analysis.[1]

One-quarter of the county's housing stock was built before 1940; 71% were built before 1978. This last figure is important because the sale of lead-based paint was still legal until 1978. Many homes built before that date still contain this dangerous substance.

Appraised value[2] - According to the Summit County Fiscal Office, the median appraised value of the county's housing units is $171,270. Nearly 23% of housing units are valued at $100,000 or less; 28% are valued at $250,000 or more.

Housing Occupancy - Just under 94% of housing units in Summit County are occupied, while 6% are vacant (about 15,000 units).

Housing Tenure - Of the county's 228,000 housing units, 67% are owner-occupied, while the remaining 33% are renter-occupied. According to 2022 ACS data, current vacancy rates are 1.0% for owner-occupied housing units and 4.3% for renter-occupied units.

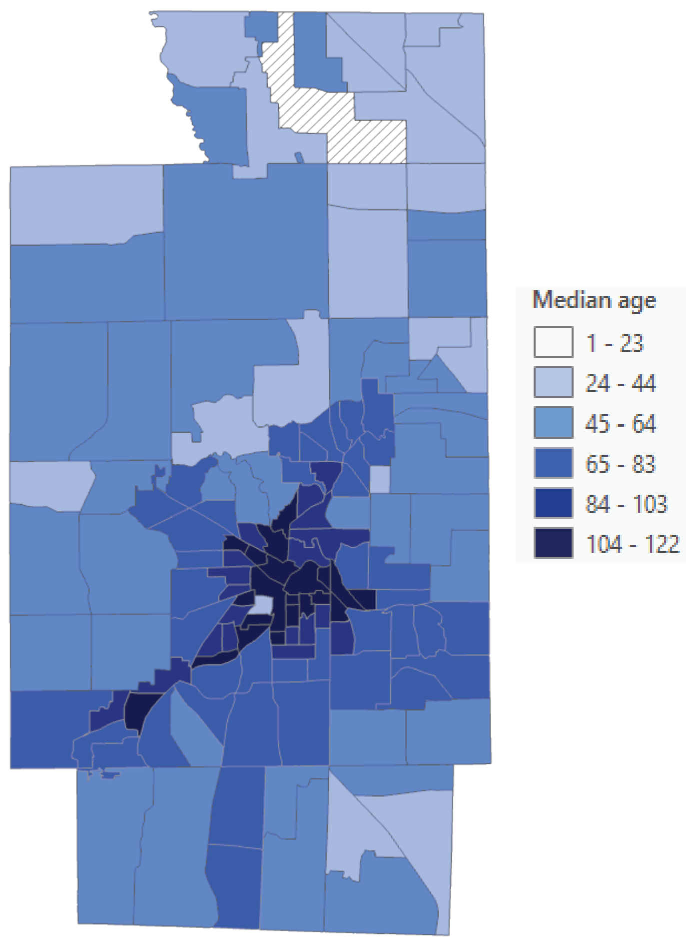


Figure 1: Median Age of Residential Units
Source: Summit County Fiscal Office, 2024

[1] Federal Reserve Bank of Chicago; *Peer City Identification Tool;* *https://www.chicagofed.org/region/community-development/data/pcit*

[2] **Appraised value** is different from market value. Appraised value is a judgment of the value of a structure by a third party such as a county assessor or mortgage lender. **Market value** is the value of a home that the seller is willing to accept and the buyer is willing to pay. For example, even though an appraiser may say a home is worth $200,000, a seller could put that home on the market for a higher price, while a buyer may make the seller a lower offer. The price they finally agree on is the market value of that home.

Age and Appraised Value

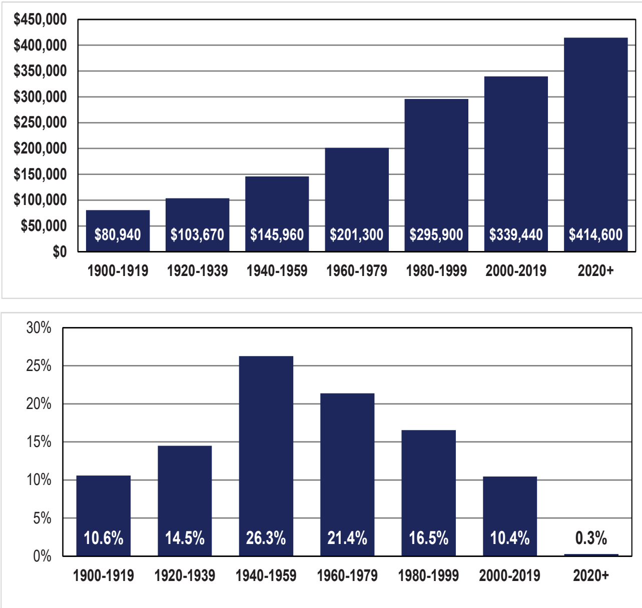


Figure 2a and 2b: Appraised Value of Residential Parcels (2a, top); Year of Construction (2b, bottom) *Source: Summit County Fiscal Office, 2024*

Occupancy and Tenure

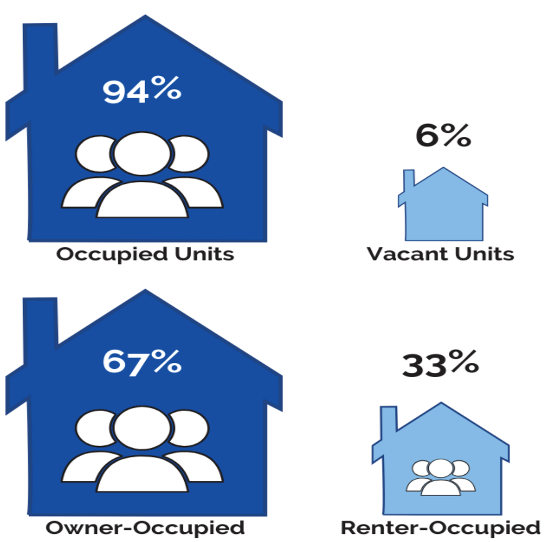
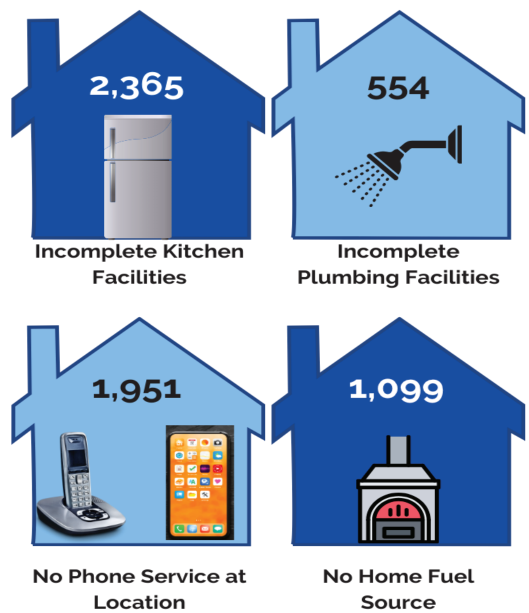


Figure 3: Housing Occupancy and Tenure in Summit County Source: 2018-2022 ACS

Quality of Housing Stock

According to the American Community Survey (ACS), a small but meaningful number of occupied housing units lacks one or more basic facilities that the vast majority of owners and renters take for granted. These homes lack either complete kitchen facilities, plumbing facilities, or telephone service; often all three. Hundreds or even thousands of residents could be living without access to one or more of these basic but vital facilities in their homes.



Definition of Basic Facilities:

Complete Kitchen Facilities - Must include a sink with a faucet, a stove or range, and a refrigerator.

Complete Plumbing Facilities - Must include hot and cold running water and a bathtub or shower.

Telephone Service - Must include a phone (cell or land line) in working order and have service available. Discontinued service is counted as having no telephone service.

No Fuel Used - Includes units that either don't have installed heating equipment or do not use any fuel for heating.

Figure 4: Housing Units Lacking At Least One Basic Facility in Summit County Sources: Summit County Fiscal Office, 2018-2022 ACS

Housing Affordability

Owner housing burden - Figure 5 presents median monthly costs for housing in Summit County. The median cost of a home for homeowners with a mortgage is $1,224 per month; more than 3 times the monthly cost for homeowners without a mortgage. According to the 2019 ACS, nearly a fifth of Summit County homeowners with a mortgage are paying 30% or more of their income for their home; a figure which falls to just 11% for those without a mortgage. The 30% figure is generally recognized as the highest amount people should pay for their homes before being considered overburdened. Paying more than 30% for housing often results in people having to divert resources away from other important areas of life like food, health care, or transportation costs, creating hardships for everyone involved.

Figure 6 highlights the challenge many renters face. According to the National Low Income Housing Coalition (NLIHC), those making the minimum wage can only afford to pay $484 per month while still keeping housing costs below 30% of income. However, the cheapest zero-bedroom unit at fair market rent is over $125 beyond that level.[3] For low-income renters, simply finding a place to live often means making unacceptable trade-offs between other necessities, working more than one job, relying on food stamps or other public assistance, or all of these. As an example, according to NLIHC, a renter making the minimum wage would have to work 62 hours per week just to afford a one-bedroom unit in Summit County, while a two-bedroom unit would require 78 hours per week; the equivalent of two full-time jobs.[3]

Figure 7 presents owner housing burden data by Summit 2020 cluster. As the map shows, residents in western and southwestern Akron have the highest percentages of homeowners paying 30% or more of their income for their homes. These are also the areas where the average age is highest and the quality ratings are lowest.

Renter housing burden - Renters face an even greater challenge than homeowners. Almost half of renters in Summit County (46%) were paying at least 30% of their income for rent as of 2022 (see Figure 8).

While more affordable than other places in the nation, Akron's renter burden is among the highest of its peer cities in the *Peer City Identification Tool.* The percent of the City of Akron's renters paying 30% or more for their rent ranks 2nd highest of the 9 peer cities in the analysis.[1]

Housing Affordability

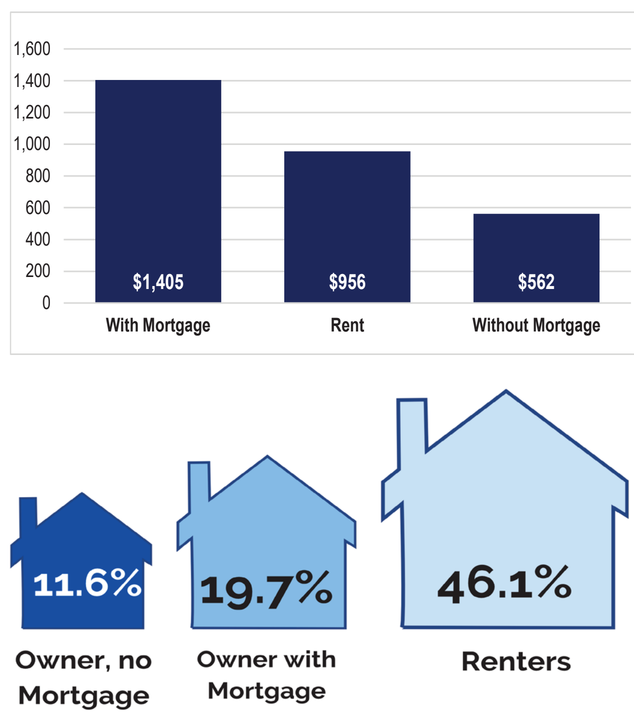


Figure 5: Median Monthly costs (upper) and Housing Burden in Summit County, Source: 2015-2019 ACS

Housing Costs in Summit County

Housing options at the minimum-wage - **$10.10 per hour**

According to the National Low Income Housing Coalition, these are the housing options facing those working at the minimum wage...

Source: Out of Reach, National Low Income Housing Coalition / https://reports.nlihc.org/oor

54
HOURS PER WEEK
The hours someone would need to work to afford a modest **0 bedroom** rental home at Fair Market Rent

62
HOURS PER WEEK
The hours someone would need to work to afford a modest **1 bedroom** rental home at Fair Market Rent

78
HOURS PER WEEK
The hours someone would need to work to afford a modest **2 bedroom** rental home at Fair Market Rent

99
HOURS PER WEEK
The hours someone would need to work to afford a modest **3 bedroom** rental home at Fair Market Rent

105
HOURS PER WEEK
The hours someone would need to work to afford a modest **4 bedroom** rental home at Fair Market Rent

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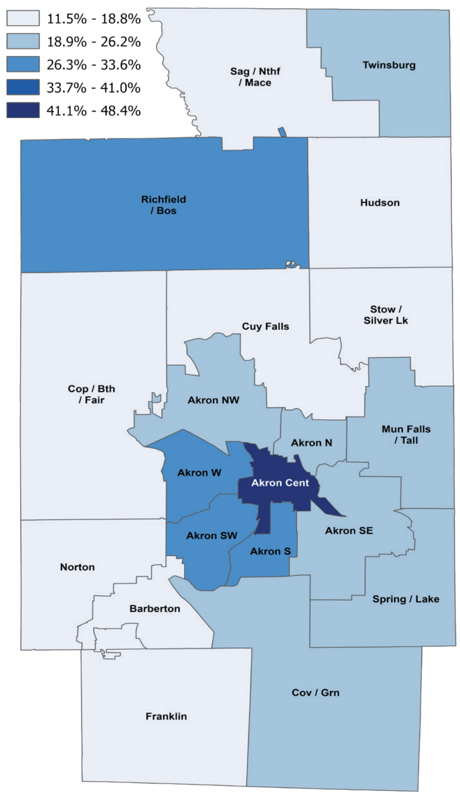


Figure 7: Percent of Homeowners Paying 30% of Their Income or More for Their Mortgage. Source: 2018-2022 ACS

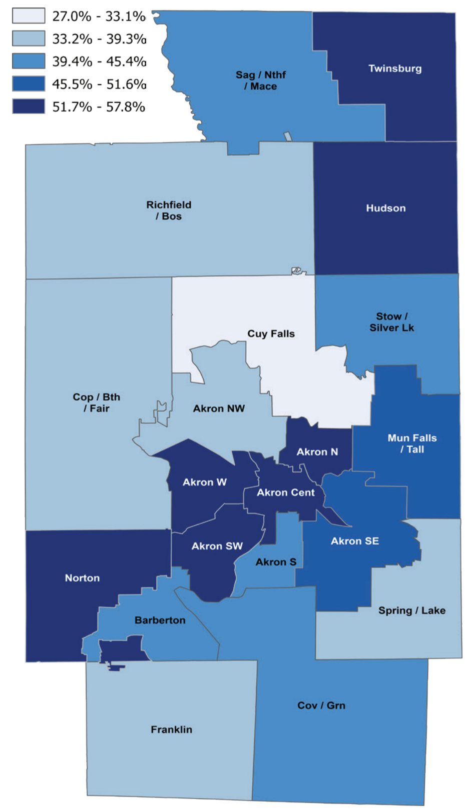


Figure 8: Percent of Renters Paying 30% of Their Income or More for Their Rent. Source: 2018-2022 ACS

Income and Housing - Figure 9 shows a comparison of median wages for large occupations and the housing wage for various size units. Nearly 48% of the county's 313,000 workers earns less per hour than the amount it takes to afford a two-bedroom housing unit at the fair market wage (see Figure 9).

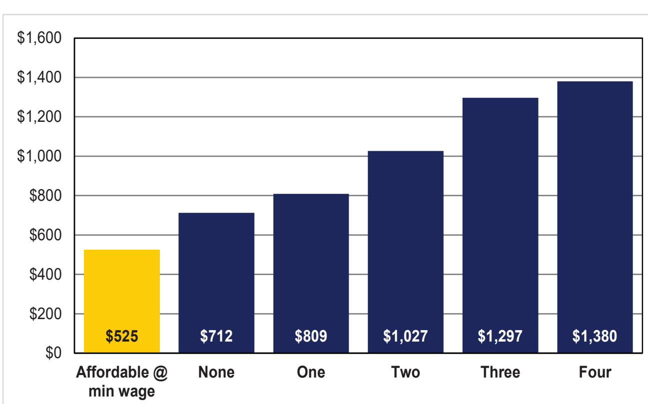


Figure 6: Fair Market Rent for Different Rental Unit Sizes, Summit County, 2023. Source: National Low Income Housing Coalition

Bottom 20 occupations for median wage, 2000 or more employees	Total Employment	Median Wage
Fast Food and Counter Workers	7,910	$11.14
Waiters and Waitresses	4,060	$11.45
Driver/Sales Workers	2,450	$11.75
Cashiers	6,770	$12.39
Food Preparation and Serving Related	26,390	$12.90
Home Health and Personal Care Aides	5,370	$13.17
Personal Care and Service	5,390	$13.53
Zero-bedroom housing wage		$13.69
Retail Salespersons	6,710	$13.98
Janitors and Cleaners, Except Maids and Housekeeping	3,950	$14.10
Cooks, Restaurant	2,840	$14.18
Building and Grounds Cleaning and Maintenance	8,650	$14.71
Healthcare Support	12,560	$14.91
Receptionists and Information Clerks	1,990	$14.94
Stockers and Order Fillers	7,350	$15.07
One-bedroom housing wage		$15.56
Sales and Related	27,060	$16.13
Nursing Assistants	3,330	$16.54
Landscaping and Groundskeeping Workers	2,310	$16.57
First-Line Supervisors of Food Preparation and Service	2,770	$16.66
Miscellaneous Assemblers and Fabricators	3,750	$17.12
Laborers and Freight, Stock, and Material Movers	6,010	$17.13
Two-bedroom housing wage		$19.75
All Akron MSA workers	**313,280**	**$21.31**
Three-bedroom housing wage		$24.94
Four-bedroom housing wage		$26.54

Figure 9: Median Wages of Selected Occupations and Cost of Fair Market Rent Housing for Different Size Units, Akron MSA, 2023. Source: Ohio Labor Market Information, National Low Income Housing Coalition

[3] National Low Income Housing Coalition; Out of Reach, 2022. Downloaded from: https://nlihc.org/oor/state/oh

Home Loan Denials

Another aspect of affordability is the ability to get home purchase and/or improvement loans. As Figures 10 and 11 show, low income and minority loan applicants are far less likely to be approved for either type of loan. For home purchase loans, both low income and minority applicants are about twice as likely to be turned down as middle or upper income applicants. For home improvement loans, which are essential to maintain home value and neighborhood viability, low income and racial minority applicants are also twice as likely to be denied. Figures 12 and 13 show that many of the areas of the county where the denial rates are highest are also those where housing burden is highest and quality is lowest.

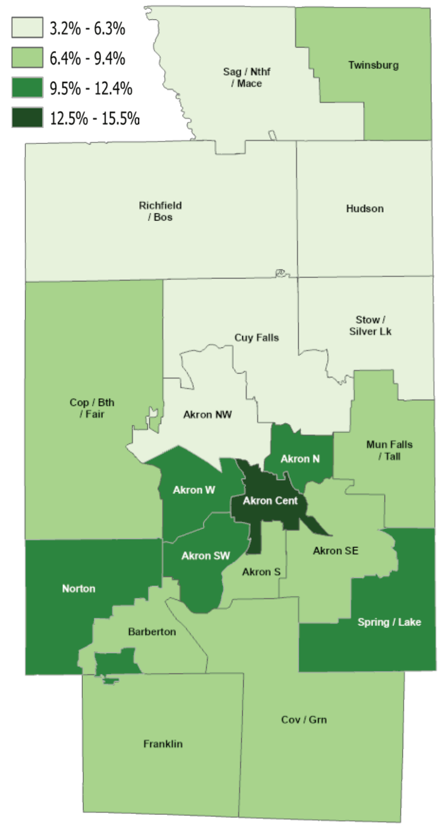
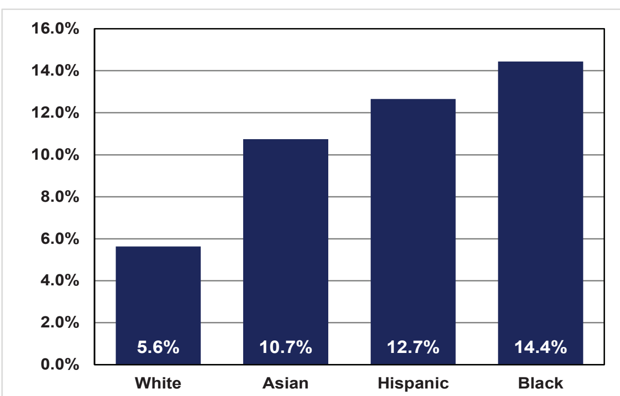
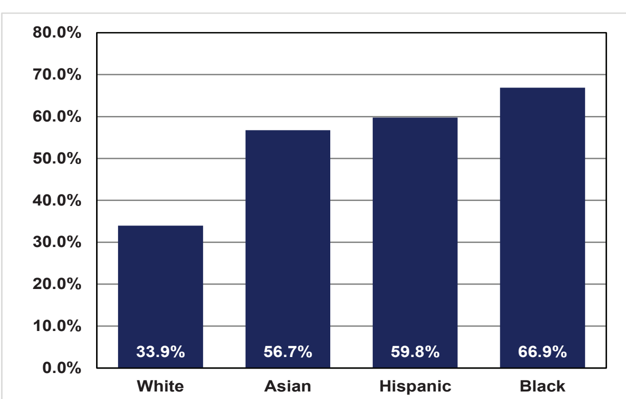


Figure 12: Percent of Home Purchase Loans Denied, 2020-2022
Source: FFEIC (https://ffiec.cfpb.gov/data-browser/data/2020?category=counties&items=39153

Loan Denials by Race





Figures 10 & 11: Loan Denial Rates - Purchase (top) and Improvement by Race (bottom), 2020-2022 Source: FFIEC Home Mortgage Disclosure Act data

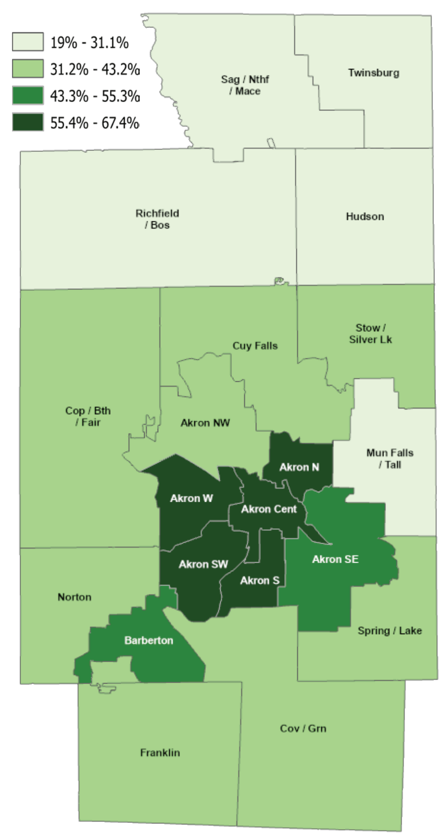


Figure 13: Percent of Home Improvement Loans Denied, 2020-2022
Source: FFEIC (see above for link)

Health-Related Housing Issues

According to the American Journal of Public Health, "Each year in the United States, 13.5 million nonfatal injuries occur in and around the home, 2,900 people die in house fires, and 2 million people make emergency room visits for asthma. One million young children in the United States have blood lead levels high enough to adversely affect their intelligence, behavior, and development. Two million Americans occupy homes with severe physical problems, and an additional 4.8 million live in homes with moderate problems."[3]

Poor housing conditions can lead to a whole host of health threats, including exposure to hazards such as carbon monoxide, allergens (i.e., mold, dust mites, pests and vermin), as well as lead in paint, pipes, and faucets. These issues can cause heart, lung and neurological damage, as well as hinder brain development and cause behavioral issues in children (lead exposure).

Physical damage to property such as damaged stairs and windows can also cause safety threats for children and the elderly from falls and other accidental injuries. In addition, living in a unit with a lack of basic facilities like running water, heating equipment, stoves and/or refrigerators can increase the risk of food-borne illness (from poorly refrigerated food) or fires (from using space heaters or gas stoves for heat).

One example of how housing and health intersect can be found in Figures 14 and 15, which show the age of housing compared to hot spots for elevated blood-lead levels (Figure 14) and the percentage of lead tests performed on children

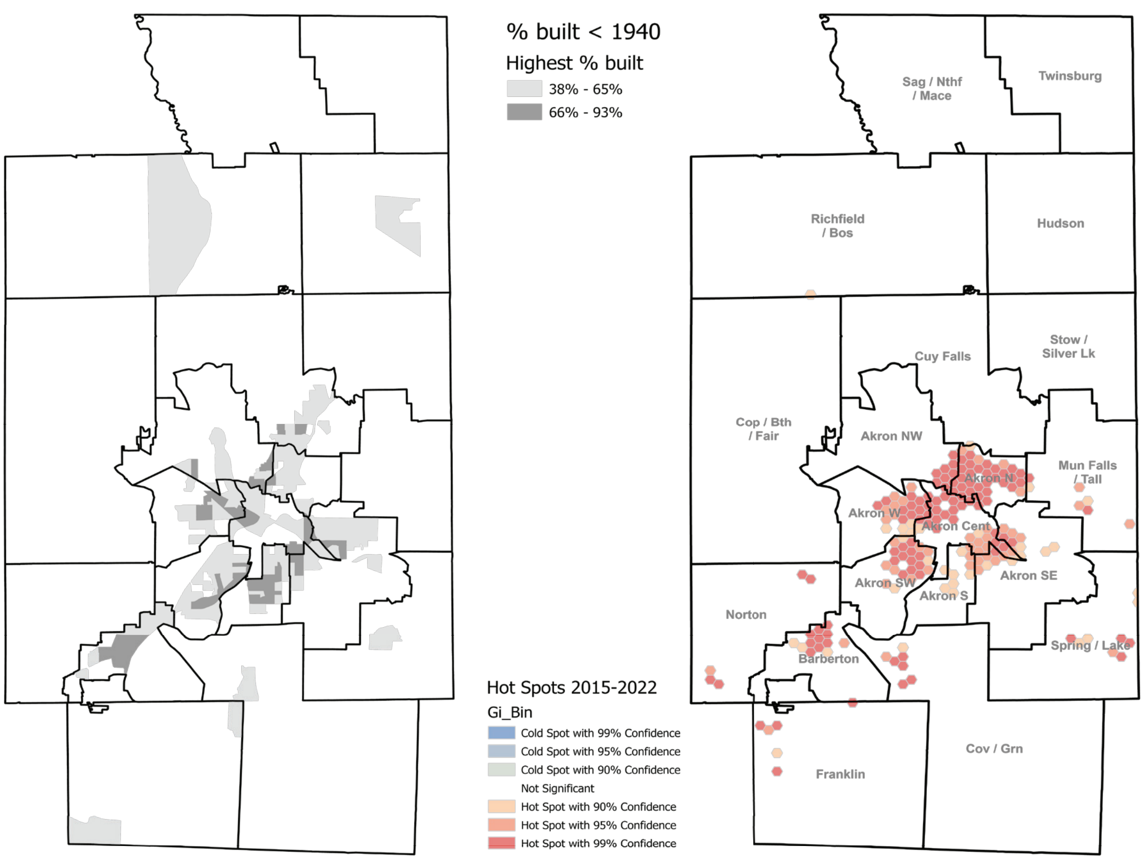


Figure 14: Percent of Housing Built Before 1940, 2018-2022 (left) and Hot Spots for Elevated Blood-Lead Levels in Children Under Age 6, 2015-2022 (right) Sources: ACS, 2018-2022, Ohio Department of Health Lead Testing Database

under age 6 that came back positive for elevated blood-lead levels (Figure 15). As the maps clearly show, the areas of concentrated childhood lead poisoning tend to occur in those areas where the median ages of the housing stock are highest. These older homes are the primary sources of lead in our communities, either through lead in old pipes or lead dust or paint chips from old homes suffering from a lack of maintenance.

Overcrowding is another issue that impacts owners and renters in the low income housing market. An average of 2,100 housing units had more than one occupant per room from 2018-2022; 628 had more than 1.5 occupants per room.

Overcrowded homes can have significant impacts on children's health. According to the American Journal of Public Health, overcrowding "...is negatively associated with mental health status, ability to cope with stress, child and parent interaction, social relationships, and sleep. It also increases the risk for childhood injuries, elevated blood pressure, respiratory conditions, and exposure to infectious disease."[4]

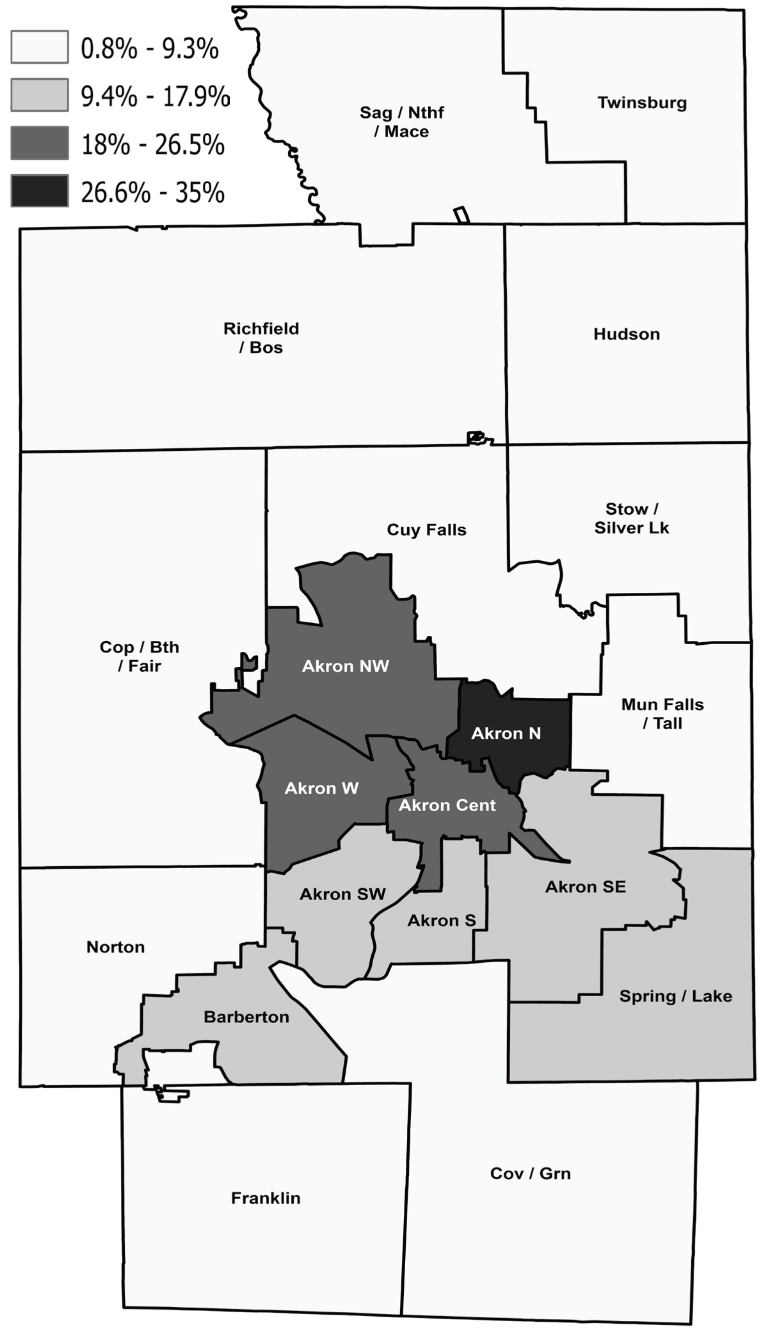


Figure 15: Percent of Blood-Lead Tests Performed That Were Elevated, 2023 (> 5 micrograms of lead per deciliter of blood) Source: ODH Lead Testing Database

[4] Cutts DB, Meyers AF, Black MM, et al. **US Housing insecurity and the health of very young children**. Am J Public Health. 2011;101(8):1508–1514. doi:10.2105/AJPH.2011.300139.

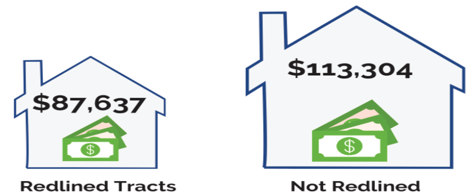
[3] Krieger J, Higgins DL. Housing and health: time again for public health action. Am J Public Health. 2002;92(5):758–768. doi:10.2105/ajph.92.5.758

The Impact of Redlining

Redlining is a practice that began in the 1930s and wasn't formally outlawed until 1968. Based on the federal government's recommendations of neighborhoods that were poor investment risks, banks refused to make home purchase or improvement loans in areas where racial minorities and/or recent immigrants were living.

Redlining proved devastating to low-income and minority neighborhoods. With investment cut off, homes fell into disrepair and neighborhoods collapsed. The impacts are still felt today. For example, the average age of homes in formerly redlined areas is 35 years older than in other areas (64 vs. 99 years). The average assessed valuation of residential parcels is also lower in Akron census tracts that intersect a formerly redlined area than in areas that don't (see graphic at lower right).

Average Assessed Valuation Per Residential Parcel



Neighborhood Redlining Grades Assigned in 1930s - ESRI description

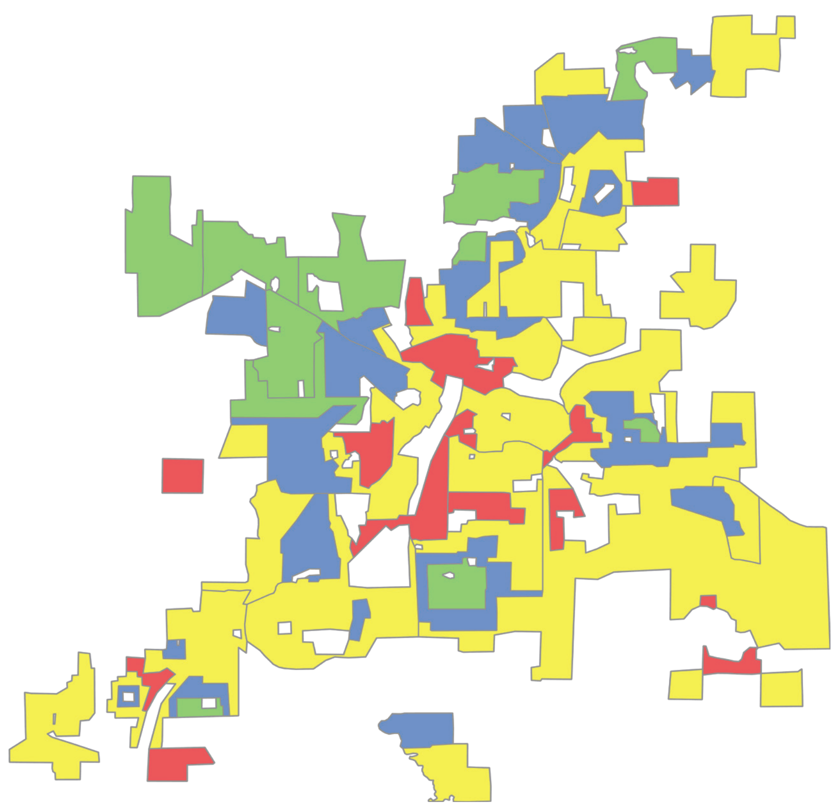
A (Best): Always upper- or upper-middle-class White neighborhoods that HOLC defined as posing minimal risk for banks and other mortgage lenders, as they were "ethnically homogeneous" and had room to be further developed.

B (Still Desirable): Generally nearly or completely White, U.S. -born neighborhoods that HOLC defined as "still desirable" and sound investments for mortgage lenders.

C (Declining): Areas where the residents were often working-class and/or first or second generation immigrants from Europe. These areas often lacked utilities and were characterized by older building stock.

D (Hazardous): Areas here often received this grade *because* they were "infiltrated" with "undesirable populations" such as Jewish, Asian, Mexican, and Black families. These areas were more likely to be close to industrial areas and to have older housing.

Figure 16: HOLC Evaluation of Summit County Areas: Source: Mapping Inequality; https://dsl.richmond.edu/panorama/redlining/



According to ESRI, "The Home Owners' Loan Corporation (HOLC) was created in the New Deal Era and trained many home appraisers in the 1930s. The HOLC created a neighborhood ranking system infamously known today as redlining. Local real estate developers and appraisers in over 200 cities assigned grades to residential neighborhoods. These maps and neighborhood ratings set the rules for decades of real estate practices. The grades ranged from A to D.

Banks received federal backing to lend money for mortgages based on these grades. Many banks simply refused to lend to areas with the lowest grade, making it impossible for people in many areas to become homeowners. While this type of neighborhood classification is no longer legal thanks to the Fair Housing Act of 1968 (which was passed in large part due to the activism and work of the NAACP and other groups), the effects of disinvestment due to redlining are still observable today."