

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



Summit County Public Health Population Health Division
1867 W. Market St., Akron, Ohio 44313 (330) 923-4891
www.scphoh.org

Housing Stock

Age - The median age of Summit County's housing stock is 63 years, with an average year of construction of 1959. Akron's housing stock is considerably older than housing in the suburbs (median of 81 years of age in Akron vs. 53 years in the suburbs). According to the Federal Reserve Bank of Chicago's *Peer City Identification Tool*, the City of Akron's housing stock ranks 6th of the 12 peer cities in the analysis.¹

Nearly a quarter of the county's housing stock was built before 1940; nearly three quarters 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 value² - According to the Summit County Fiscal Office, the median appraised value of the county's housing units is \$107,850. One-third of housing units are valued at \$75,000 or less; 12% are valued at \$250,000 or more.

Housing Occupancy - Just over 90% of housing units in Summit County are occupied, while 9% are vacant (about 21,000 units). See Figure 2.

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.

INSIDE THIS BRIEF

Housing Stock	1
Housing Affordability	3
Health-Related Housing Issues	6

Housing Tenure - Of the county's 223,000 housing units, 66% are owner-occupied, while the remaining 34% are renter-occupied. According to 2019 ACS data, current vacancy rates are 1.8% for owner-occupied housing units and 6.1% for renter-occupied units.

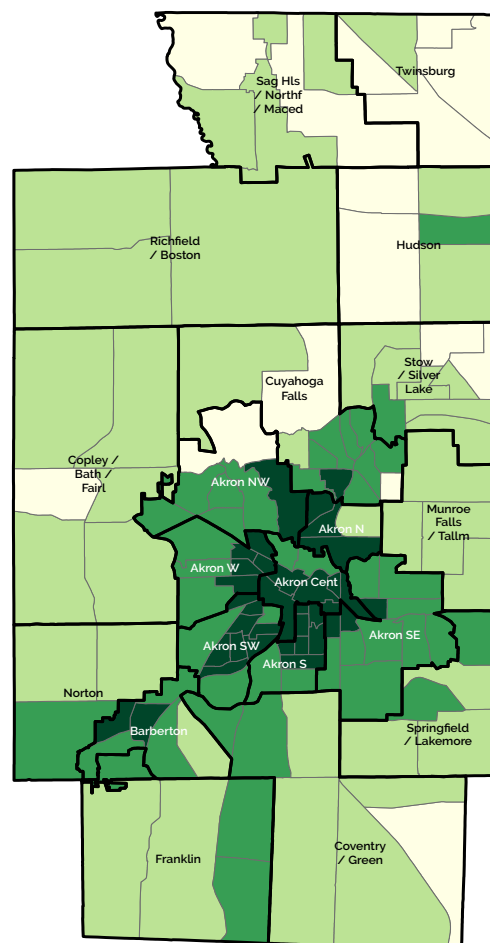


Figure 1: Average Year of Construction
Source: Summit County Fiscal Office

Incomplete facilities - 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.

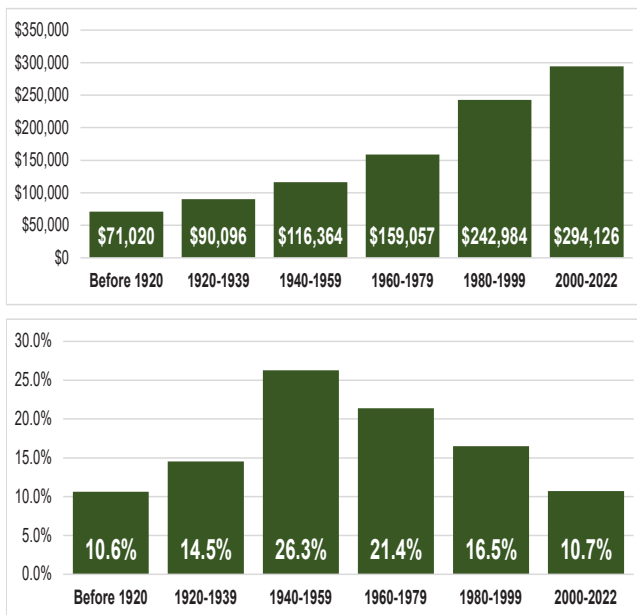


Figure 2a and 2b: Appraised Value of Residential Parcels (2a, top); Year of Construction (2b, bottom) Source: Summit County Fiscal Office

Occupancy and Tenure

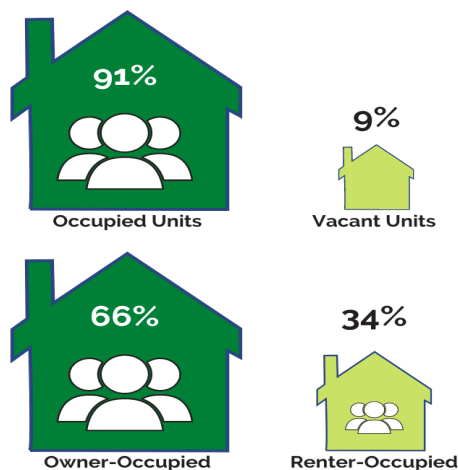


Figure 3: Housing Occupancy and Tenure in Summit County Source: 2015-2019 ACS



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, 2015-2019 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 58 hours per week just to afford a one-bedroom unit in Summit County, while a two-bedroom unit would require 74 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 (44%) were paying at least 30% of their income for rent as of 2019 (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 7th highest of the 12 peer cities in the analysis.¹

Housing Affordability

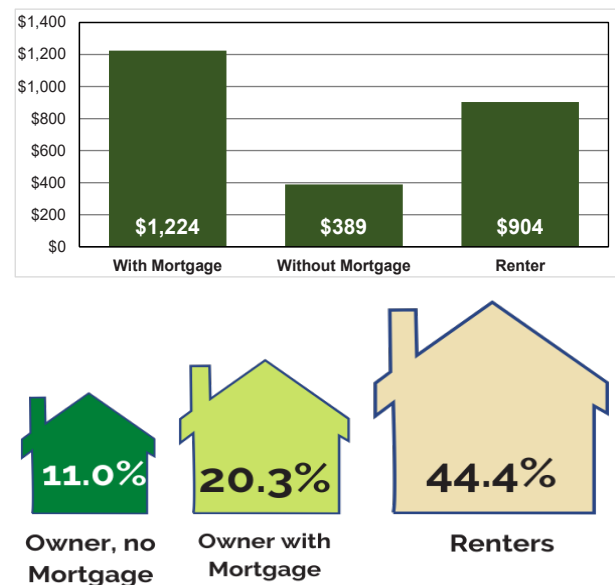


Figure 5: Median Monthly costs (upper) and Housing Burden in Summit County, Source: 2015-2019 ACS

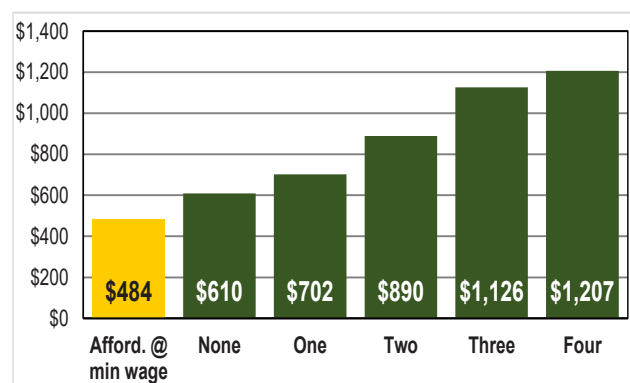


Figure 6: Fair Market Rent for Different Rental Unit Sizes, Summit County, 2022. Source: National Low Income Housing Coalition

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

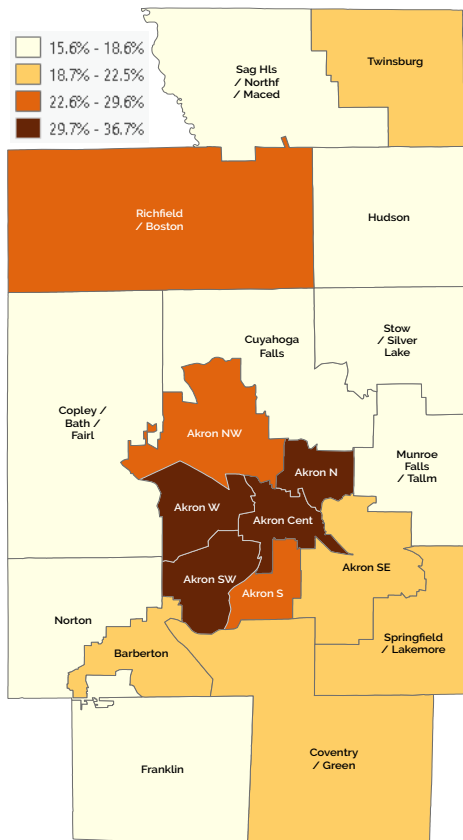


Figure 7: Percent of Homeowners Paying 30% of Their Income or More for Their Mortgage. Source: 2017 ACS

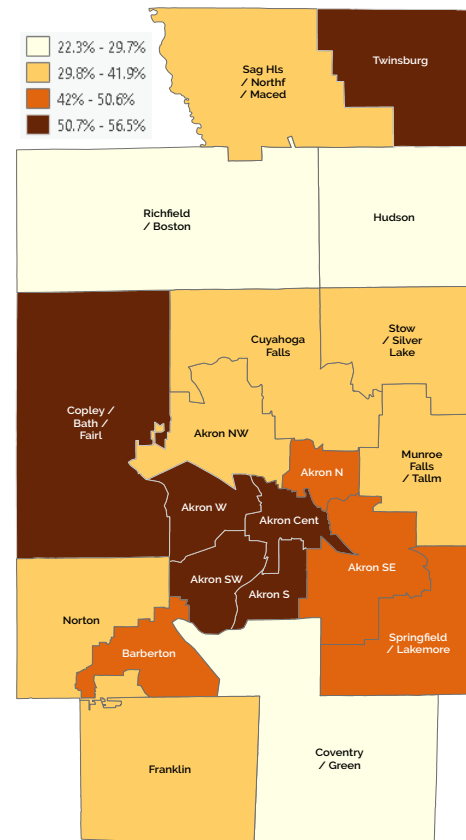


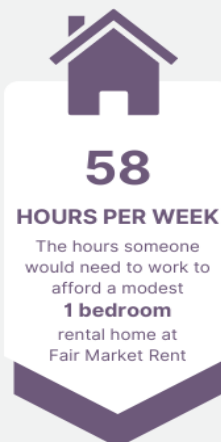
Figure 8: Percent of Renters Paying 30% of Their Income or More for Their Rent. Source: 2017 ACS



Housing Costs in Summit County

Housing options at the minimum-wage - \$8.80 per hour

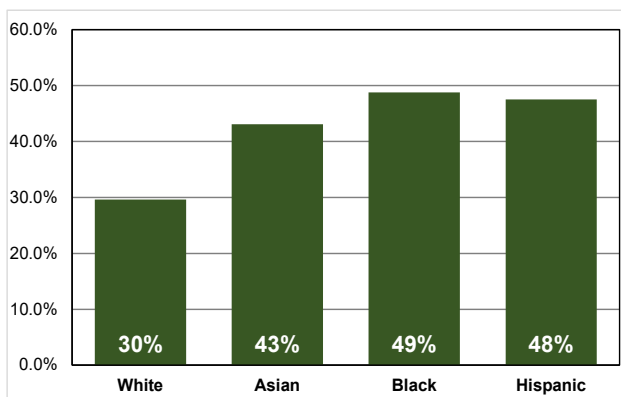
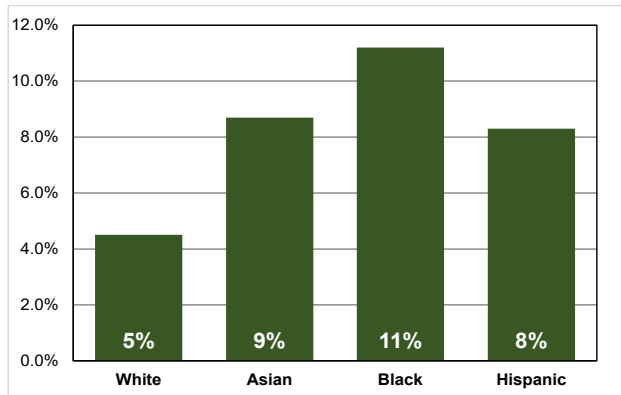
According to the National Low Income Housing Coalition, these are the cost of the housing options facing those working at a minimum wage...



Home Loan Denials

Another aspect of affordability is the ability to get home purchase and/or improvement loans. As Figures 9 and 10 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 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 11 and 12 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.

Loan Denials by Race



Figures 9 & 10: Loan Denial Rates - Purchase (top) and Improvement by Race (bottom), 2018-2021 Source: FFIEC Home Mortgage Disclosure Act data



Figure 11: Percent of Home Purchase Loans Denied, 2018-2021

Source: FFIEC (<https://ffiec.cfbp.gov/data-browser/data/2020?category=counties&items=39153>)

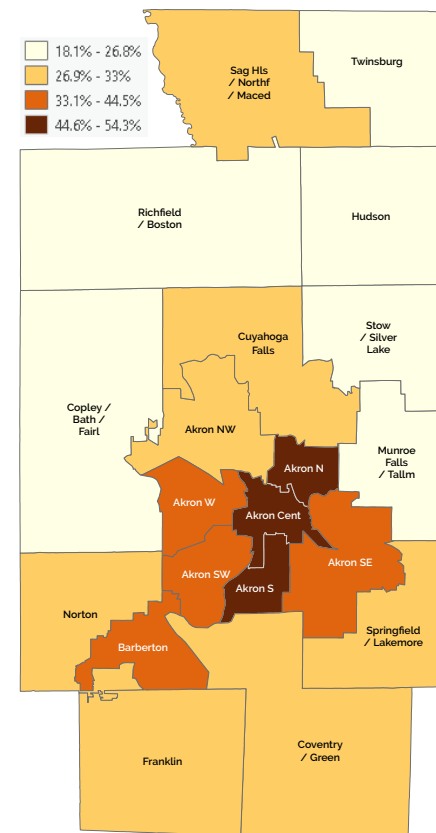


Figure 12: Percent of Home Improvement Loans Denied, 2018-2021
Source: FFIEC (see above for link)

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).

Overcrowding is another issue that impacts owners and renters in the low income housing market. About 2,200 housing units have more than one occupant per room, 566 of which have 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

One example of how housing and health intersect is Figure 14, which shows the percentage of lead tests performed on children under age 6 that came back positive for lead poisoning. Once again, the areas of concentrated childhood lead poisoning tend to occur in those areas where the percentages of good or better quality housing are lowest (Figure 1) and the median ages of the housing stock are highest (Figure 2). 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.

Figure 15 provides a second look at health and housing. This map shows the number of emergency room visits for respiratory issues that specifically mention the keywords "asthma" and/or "wheezing." Again, the areas with the highest rates of respiratory-related ER visits overlap many of the areas where housing problems are greatest.⁵

Figure 16 offers a third take on health and housing. This map shows the pattern of housing-related complaints to the health department in Summit County since 2014. All told, more than 4,500 complaints have been received; a rate of about 16.3 complaints per week. Nearly two-thirds of these complaints are related to pests and/or vermin inside homes (25%) or insect-related issues outside the home such as the need to spray for mosquito infestations and/or standing water (38%). Most of the remaining complaints (34%) are housing condition-related complaints such as trash, hoarding, unsanitary conditions, bed bugs, indoor air quality issues (i.e., poor ventilation, mold),

sewage, or animal manure. As before, the poorest areas seem to suffer disproportionately.

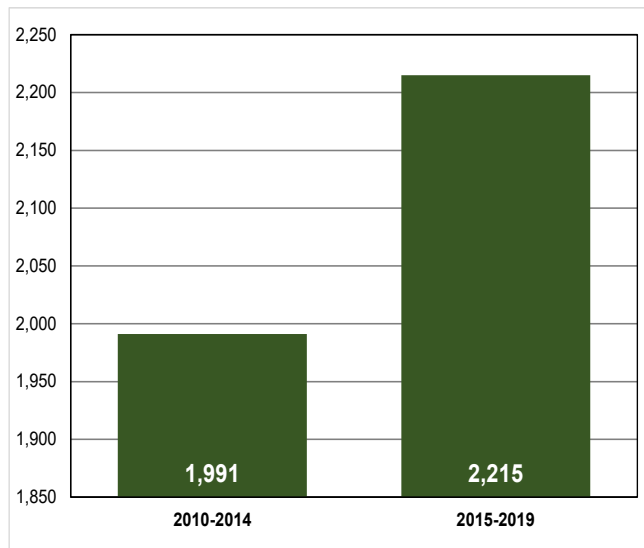


Figure 13: Percent of Occupied Housing Units With One or More Persons Per Room, Summit County, 2015-2019
Source: 2015-2019 ACS

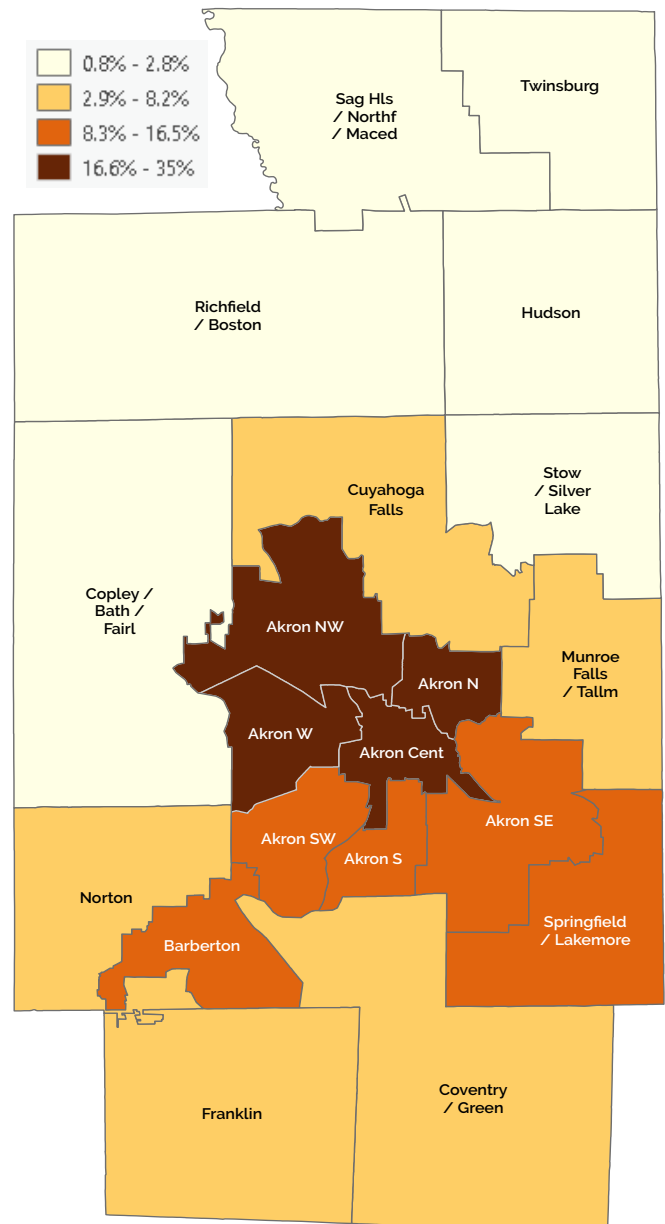


Figure 14: Percent of Blood-Lead Tests Performed That Were Elevated, 2018 (> 5 micrograms of lead per deciliter of blood) Source: ODH Lead Testing Database

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.

⁵ Other factors, like previously existing health conditions and health behaviors can also impact respiratory health. However, housing conditions have a well-known association with breathing problems. For a more detailed analysis of the link between housing conditions and respiratory problems, see:

Mendell MJ, Mirer AG, Cheung K, Tong M, Douwes J. **Respiratory and allergic health effects of dampness, mold, and dampness-related agents: a review of the epidemiologic evidence.** *Environ Health Perspect.* 2011;119(6):748–756. doi:10.1289/ehp.1002410.

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 dates to the 1930s. Based on recommendations from the federal government, banks identified areas of major cities that were occupied by racial minorities and/or recent immigrants. These areas were deemed to be poor investment risks, with the result that banks refused to make home purchase or improvement loans.

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. The average age of homes in formerly redlined areas is 28 years older than in other areas (61 vs. 89 years). The median income of renters is 1.8 times higher in non-redlined areas than in redlined areas. Homes in formerly redlined areas are three times more likely to be overcrowded than those in non-redlined areas.

Figure 15 shows areas redlined in the 1930s. Nearly all still struggle with significant housing issues today.

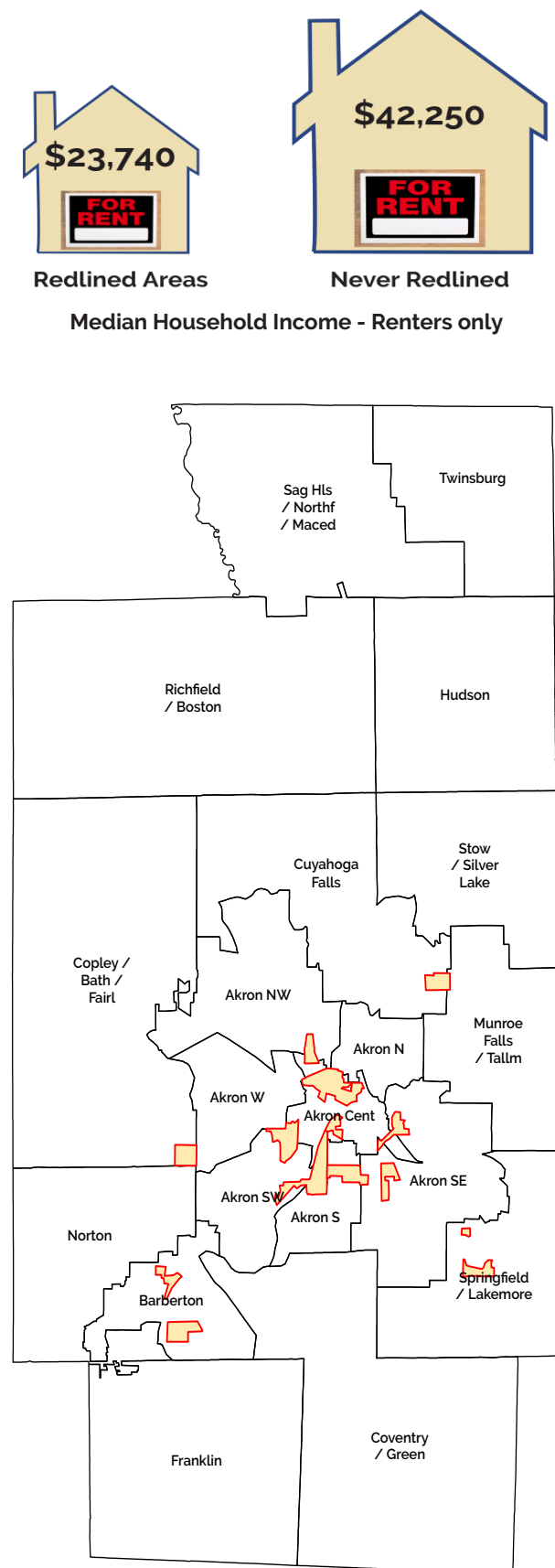
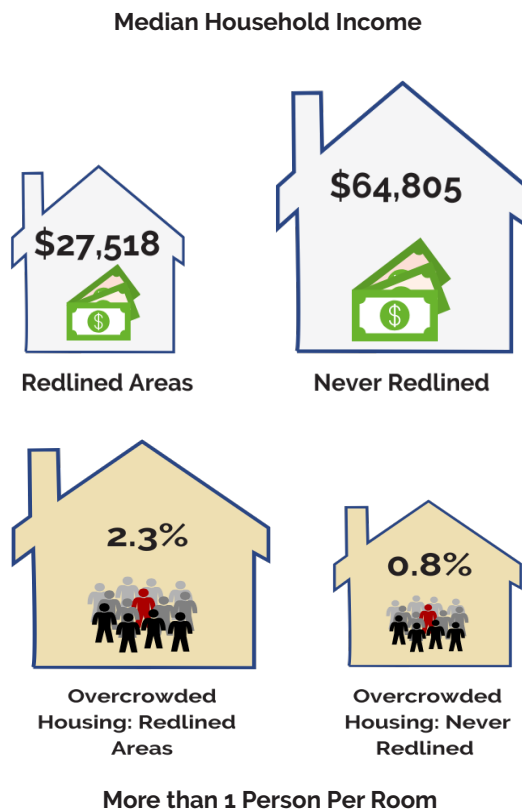


Figure 15: Summit County Census Tracts Containing At Least One Formerly Redlined Area: Source: Mapping Inequality; <https://dsl.richmond.edu/panorama/redlining/>

Summary

Significant portions of our community face housing-related problems that create economic and health burdens that many others do not have to bear. This is especially true of racial and ethnic minorities and low-income residents of all races and ethnicities, who are more likely to live in housing that is...

- Rated as fair, poor, or very poor.
- Old.
- Low value.
- More expensive to purchase or rent for those living in them despite the lower quality and value.
- More difficult to maintain and improve when they are able to buy.
- Overcrowded.
- Associated with lead poisoning, mold-related health problems, and safety issues for their occupants (especially for seniors and children).