

HOUSING STABILITY

Living with the threat of eviction or in the midst of homelessness can lead to adverse health and educational outcomes and decrease the likelihood of escaping systemic and generational poverty. **The Housing Stability strategy rests on a foundation of decreasing homelessness and ensuring that housing is safe, stable, and secure.**

Housing Affordability

The cost to rent or buy a home has increased in the last few years. In Cuyahoga County, more than one in five households are living with unaffordable housing costs, with over 90,000 households spending over half of their income on housing. Unaffordable housing jeopardizes family stability and stymies economic growth. With the pandemic's emergency rental aid program ending, eviction rates are expected to rise.

Housing Quality

Cleveland's housing stock, in particular, is old and many homes have not been well maintained. Owners of older homes face challenges maintaining their properties, while renters struggle to find safe and secure units. Cuyahoga County is projected to experience rapid growth in the population of residents aged 85 and older over the next 25 years. As older adults on fixed incomes prefer to age in their own homes, aging homes must be repaired and modified to enable them to do so safely.

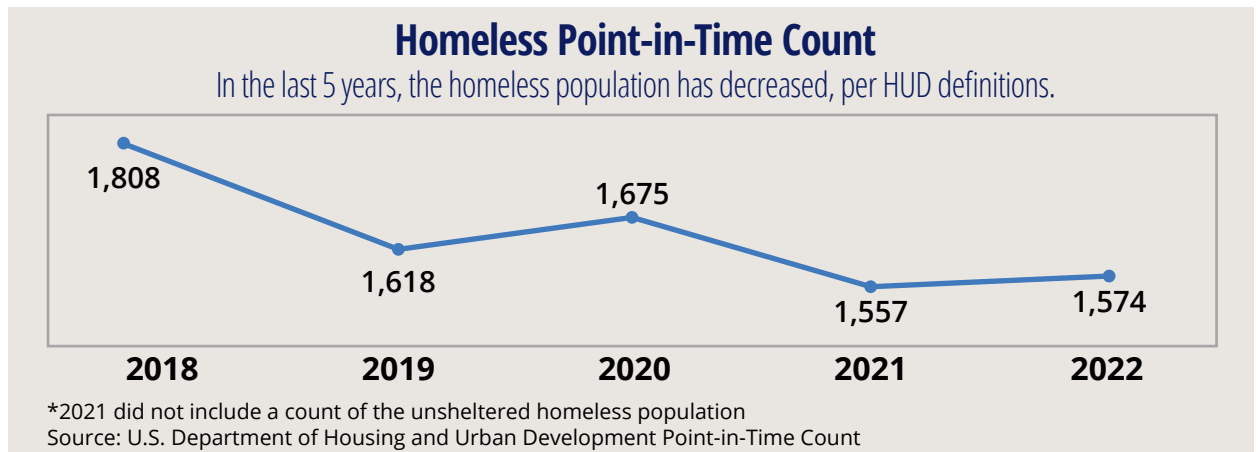
Racial Disparity

BIPOC residents in Cuyahoga County are two times more likely to rent than own their homes when compared with White residents. These residents also have a higher likelihood of living with housing cost burdens, inadequate housing, homelessness, eviction, high lead exposure risk and difficulties accessing financing for mortgages or home repair loans.

SECONDARY DATA: HOUSING CONDITIONS

Unhoused/Homeless

According to the U.S. Department of Housing and Urban Development's (HUD) Point-in-Time Count in 2022, on an average night in Cuyahoga County there were 1,331 homeless households. These households included 110 with children, for a total of 1,574 people experiencing homelessness. There were 242 children under the age of 18 experiencing homelessness. The HUD Point-in-Time Count is an annual count of people experiencing homelessness on a single night in the last 10 days in January.

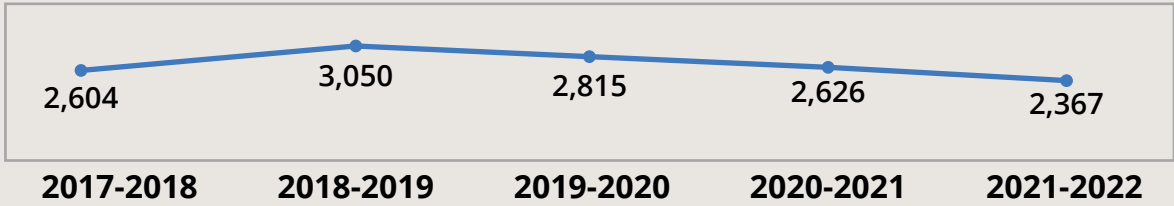


Unhoused Students

The U.S. Department of Education measures **student homelessness** differently than HUD and reflects all students who lack a regular, fixed, adequate nighttime residence. For example, the definition includes children who may be staying with others due to economic hardship; living in a car, motel or hotels; or staying at an emergency shelter. In the 2021-2022 academic year, 2,329 students in Cuyahoga County experienced homelessness, which accounts for 1.5% of all students. Homelessness affected students at all grade levels, and 75% of those affected were Black or African-American. The next largest group affected was White non-Hispanic, accounting for 13% of students experiencing homelessness. Hispanic students made up 6%, multiracial students made up 5%, and Asian students made up 1%. Both male and female students were equally affected by homelessness. Homelessness among students can lead to heightened familial stress, poorer health outcomes and decreased academic performance.

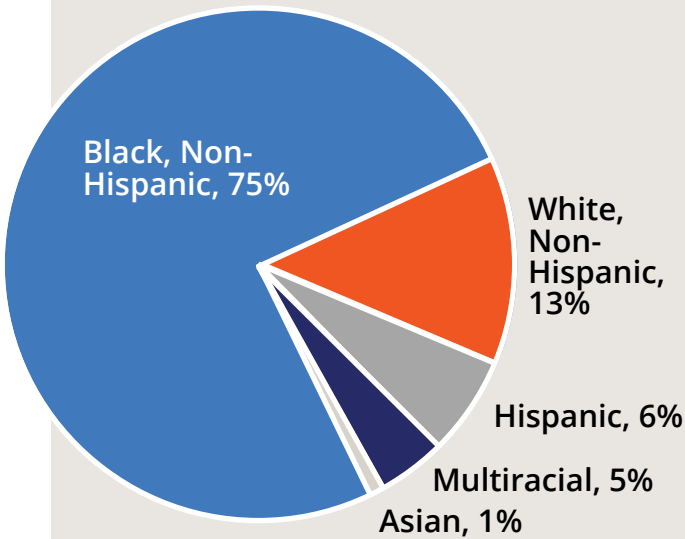
Student Homelessness

Students experiencing homelessness in Cuyahoga County has declined 10% over the last 5 years.

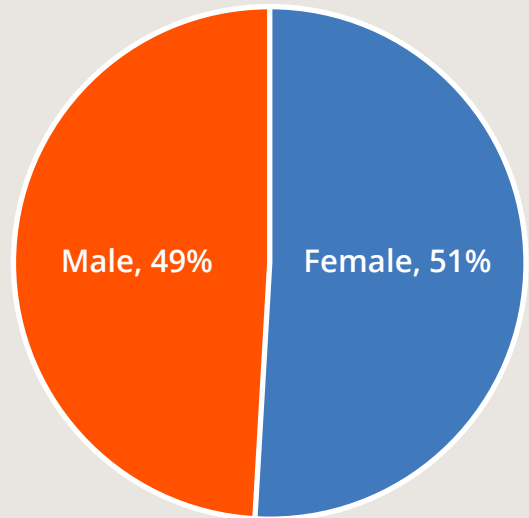


Source: Ohio Department of Education 2021-2022 School Year Data

Homeless Student Race/Ethnicity

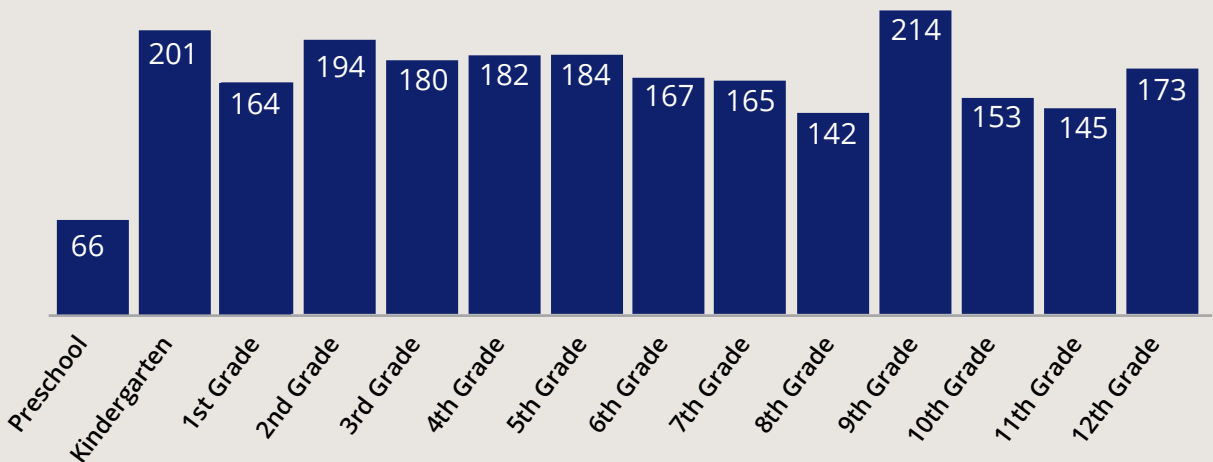


Homeless Student Gender



Source: Ohio Department of Education 2021-2022 School Year Data

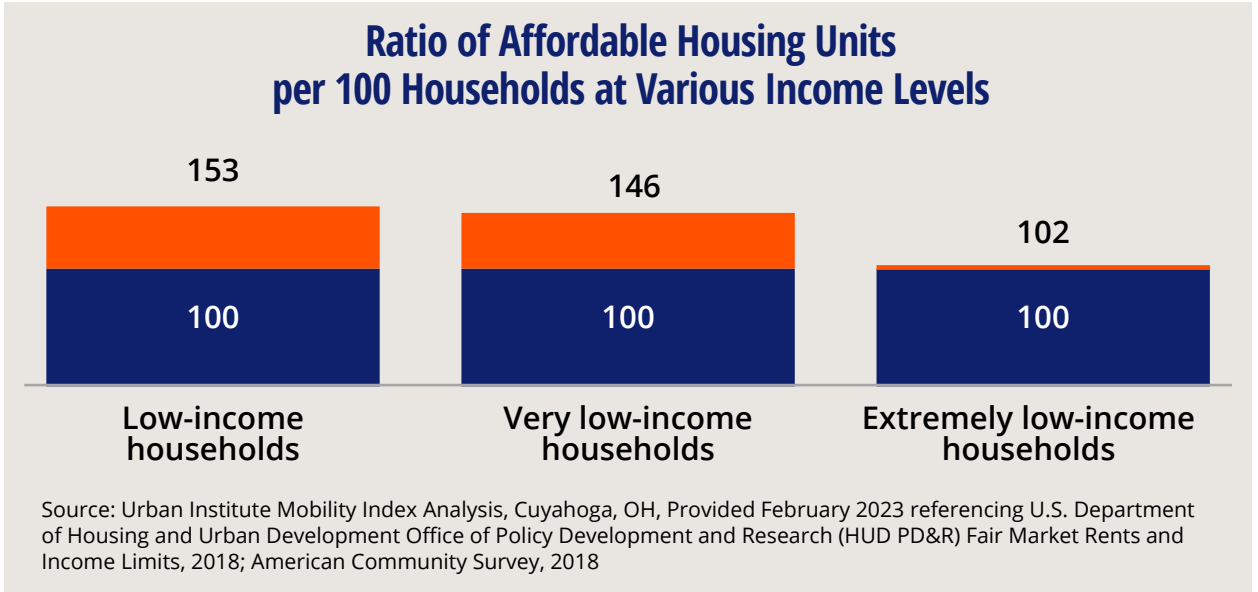
Homeless Students by Grade



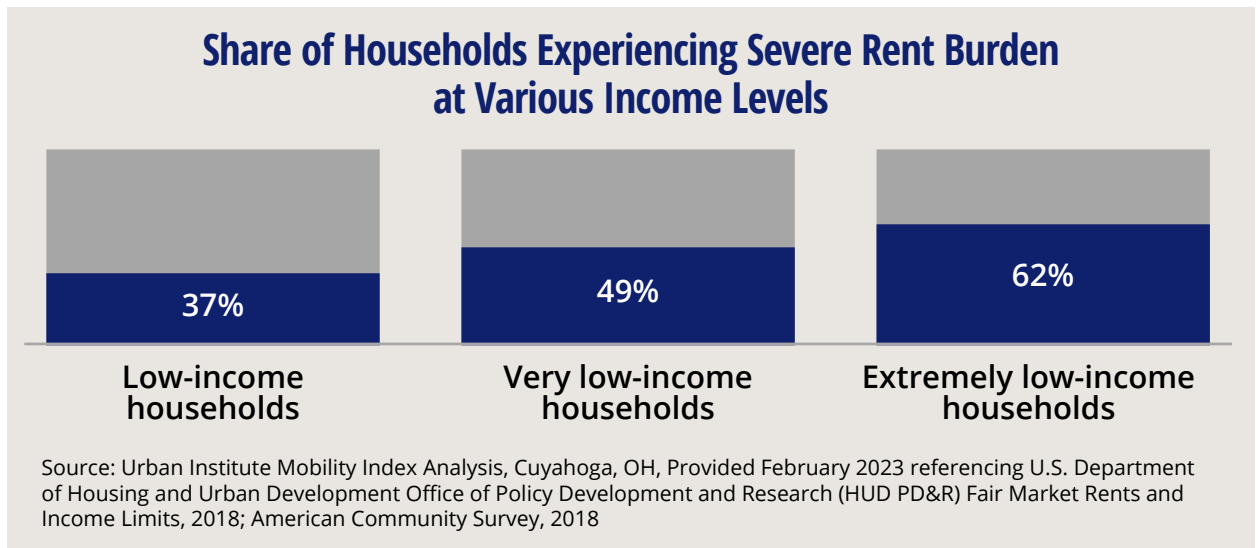
Source: Ohio Department of Education 2021-2022 School Year Data

Housing Affordability

Housing affordability is when housing costs are below 30% of household income, ensuring that households have enough money to pay for other nondiscretionary costs. The ability to find affordable housing decreases with income. The U.S. Department of Housing and Urban Development defines low-income, very low-income and extremely low-income as those households making 80%, 50% or 30% of the Median Family Income for an area. The Urban Institute analyzed data from 2018, and found that there are adequate affordable housing units available in Cuyahoga County for each income level. However, there are fewer affordable units available for the lowest income levels.

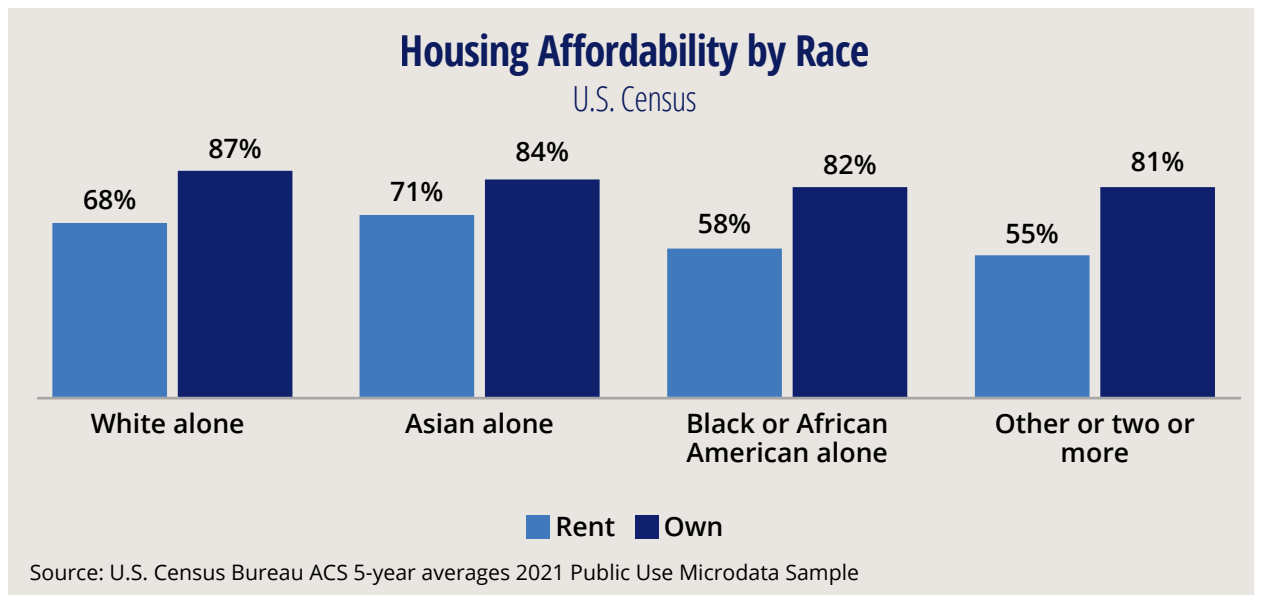
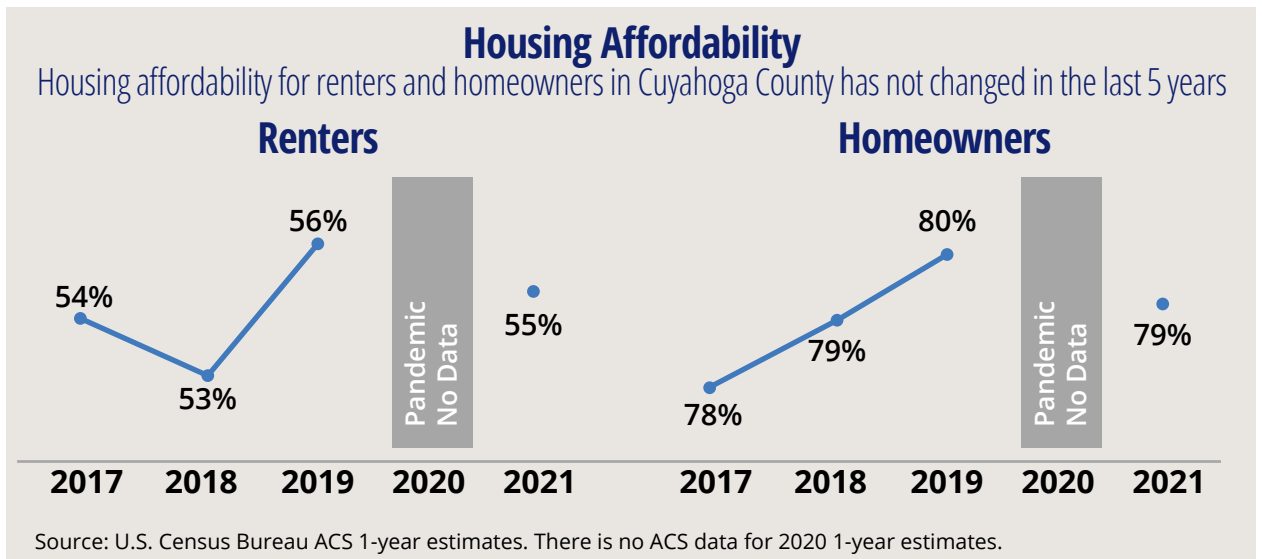


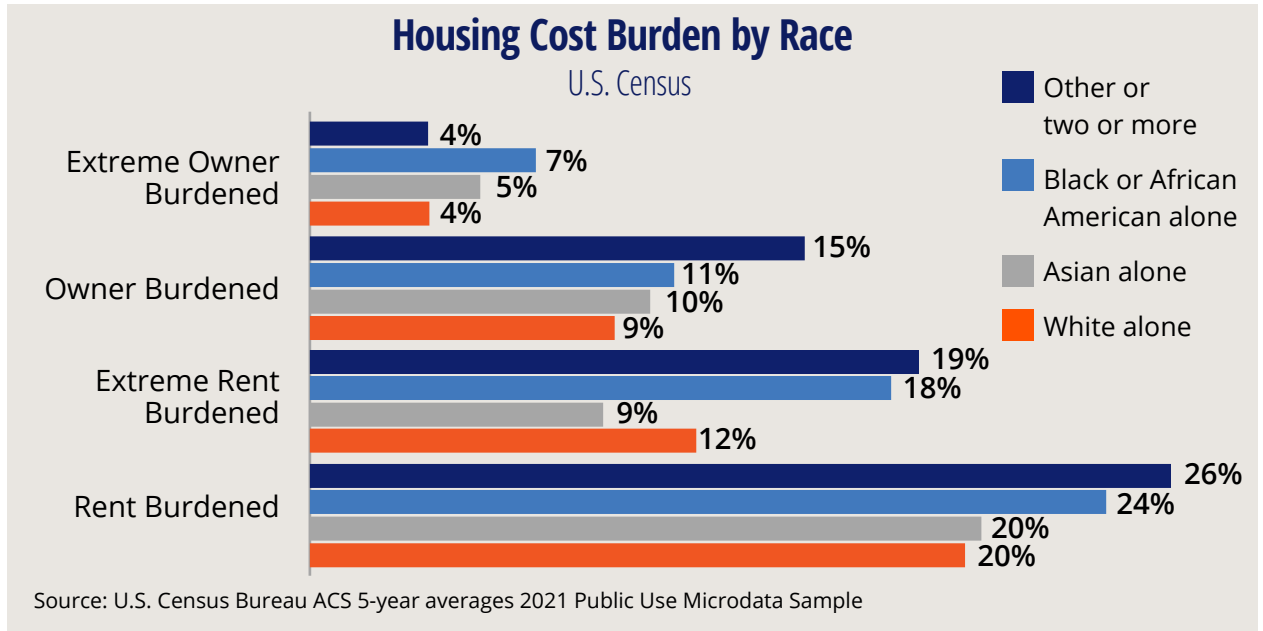
Moreover, a larger proportion of households at the lowest income levels are facing severe rent burden.



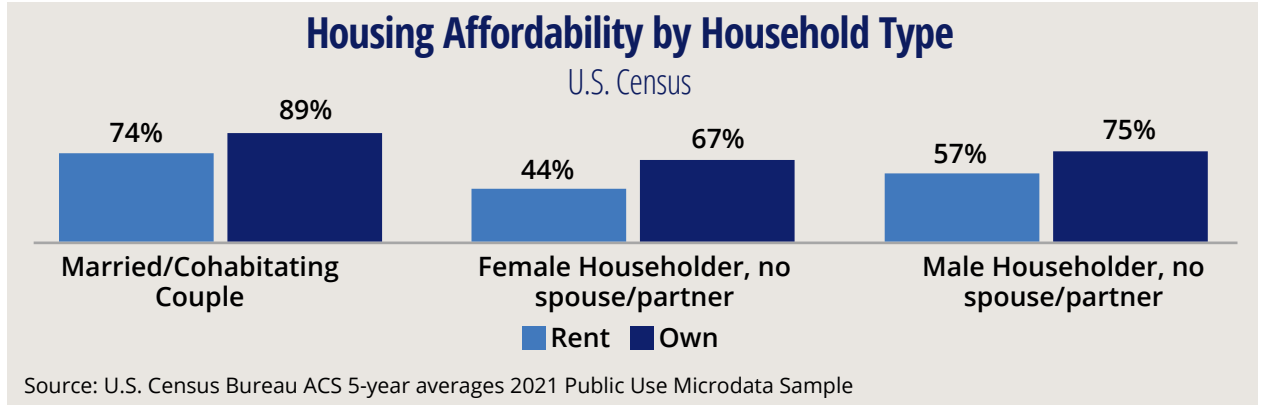
Housing is cost-burdened when housing expenses exceed 30% of household income. Housing is considered extremely cost-burdened when it requires more than 50% of a household's income. In Cuyahoga County, only 69% of households live in affordable housing. Homeowners are more likely than renters to have affordable housing, with 86% of homeowners spending less than 30% of their income on housing, compared to only 63% of renters.

When examining housing affordability by the race of the householder, Asian and White renters and homeowners are more likely to have affordable housing costs compared to Black or African American renters or homeowners, those of another race or those of two or more races.

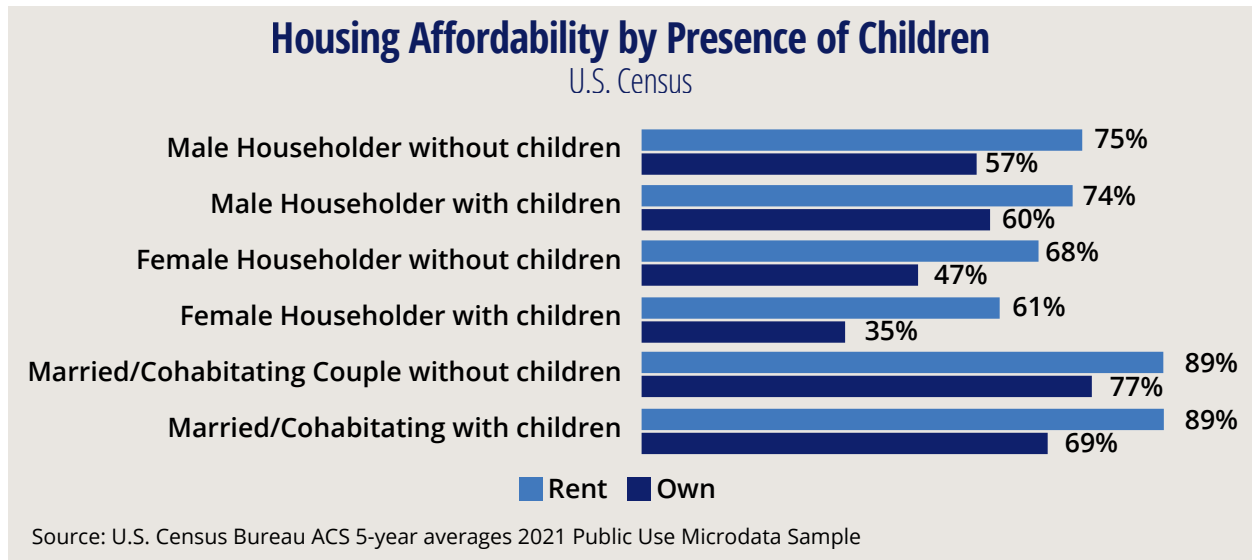




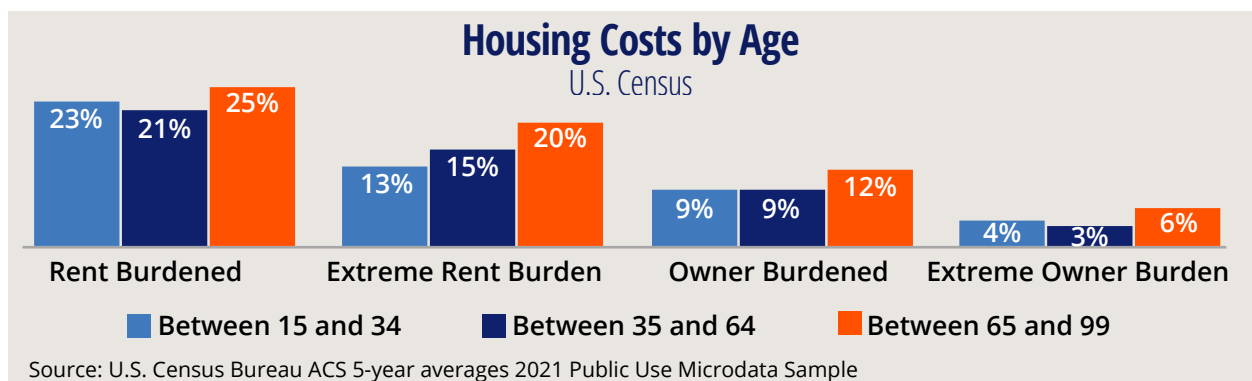
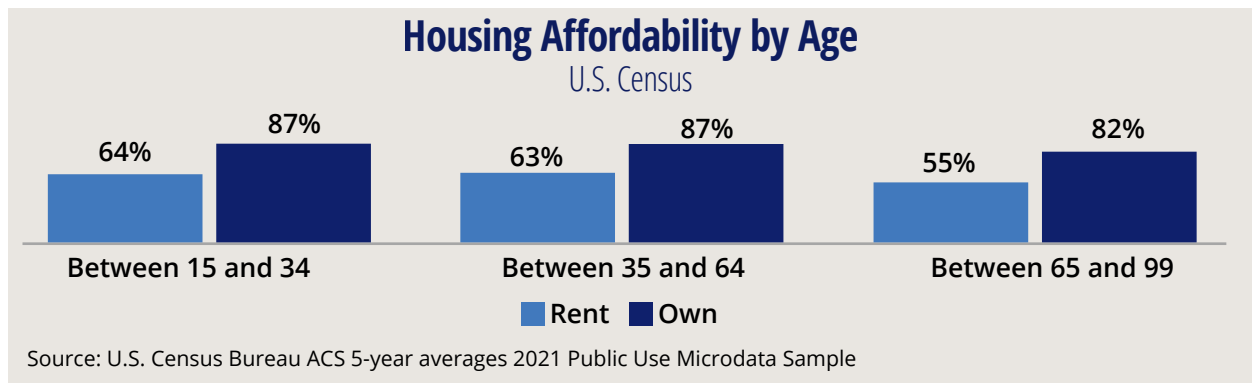
Housing affordability also varies by household type. For both renters and owners, married or cohabitating couples are the most likely to have affordable housing. Of single householders, men have higher rates of affordable housing than women. Across household types, households that are renting have less affordable housing than homeowners.



Households with children have less affordable housing than households without children. Female householders with children have the least affordable housing, with only 35% of renters and 61% of homeowners in affordable housing.



Furthermore, the available data indicates that as individuals age, their housing affordability decreases. A lower proportion of individuals over 65 years old are able to spend less than 30% of their income on housing costs, regardless of whether they own or rent their home. Senior citizens aged 65 and above face higher rates of housing cost burden and extreme cost burden than other age groups, regardless of their status as renters or homeowners.



Older Adults Aging in Place

Most older adult households in Cuyahoga County rely on Social Security, as well as income from earnings or retirement. Retirement income is also prevalent among this group. Public benefits programs such as SSI, cash assistance and SNAP provide fewer resources on average than private retirement funds and earnings

Older Adult (60+) Households		
Income Source	Share of Households	Average Annual Income
Social Security	70.2%	\$19,294
Retirement	46.8%	\$27,839
Earnings	46.9%	\$69,701
Supplemental Nutrition Assistance Program (SNAP)	13.6%	Not Applicable
Supplemental Security Income (SSI)	8.2%	\$10,244
Cash Public Assistance	2.6%	\$2,498

In Cuyahoga County, older adult households that rent their homes are much more likely to be burdened by housing costs compared to those who own their homes. While 27% of older adult homeowners spend more than 30% of their income on housing, 56% of renters face a similar challenge.

Interestingly, homeowners in both the inner and outer ring suburbs of the county have slightly lower rates of being housing cost burdened, while the City of Cleveland has slightly higher rates. However, renters in the outer ring suburbs face the highest rates of housing cost burden, suggesting that rents are higher in these areas. High housing costs can lead to instability in housing and finances for older adults, making it a pressing issue to address.

Based on the Livable Cuyahoga Assessment published in 2022, the desire to age in place is predominant among older adults in Cuyahoga County. About 85% of older adults attach great importance to remaining in their homes, while 12% consider it somewhat important. Nevertheless, aging in place typically necessitates additional community-based services and support to ensure continued independence and overall well-being.

Housing Cost-Burdened in Cuyahoga County 65+

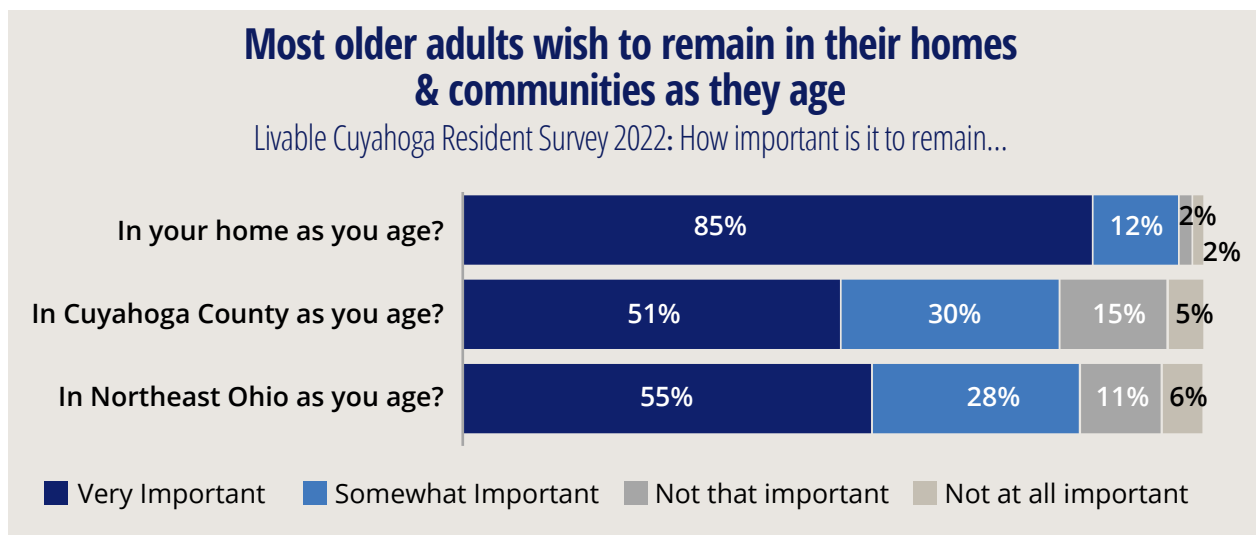
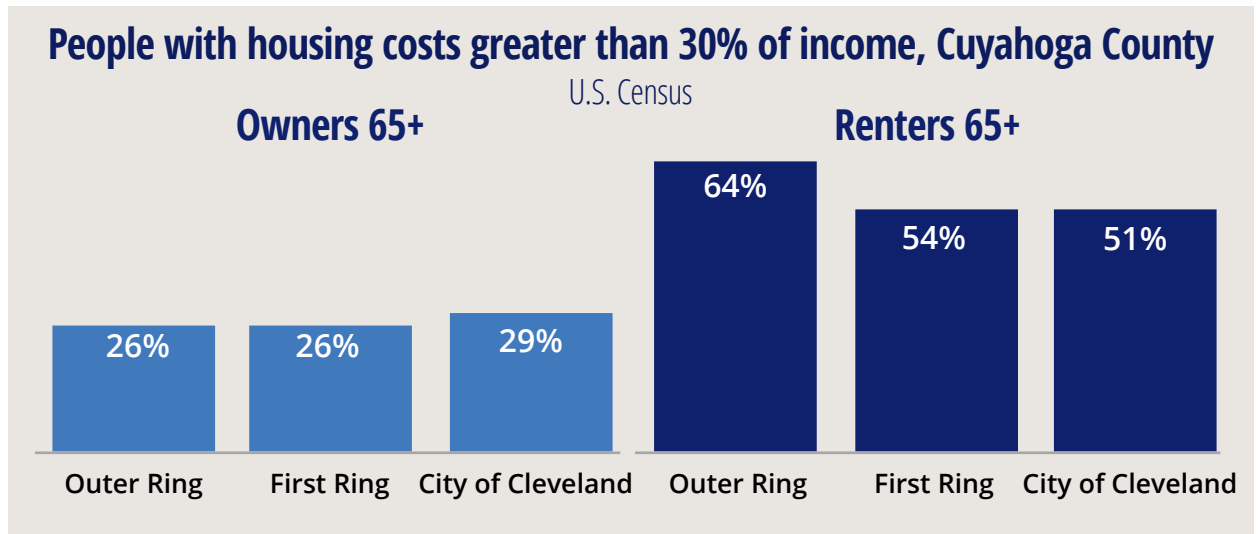
U.S. Census

Homeowners – 27%

Renters – 56%

Two-thirds of older adults living alone in Cuyahoga County are female, while one third are male. Although most municipalities reflect the county's male-to-female ratio for living alone, there are a few notable exceptions. In Olmstead Township, East Cleveland, Middleburg Heights, Olmstead Falls and Bedford Heights, less than 60% of those living alone are female, while in Lyndhurst, Westlake, South Euclid and Highland Heights, more than 80% of older adults living alone are female, as per the Livable Cuyahoga 2022 report.

According to the Senior Report 2022 published by America's Health Rankings, Cuyahoga County is among seven Ohio counties that scored the highest level in their social isolation index. The index considers poverty, living alone, marital status and disability as key factors.

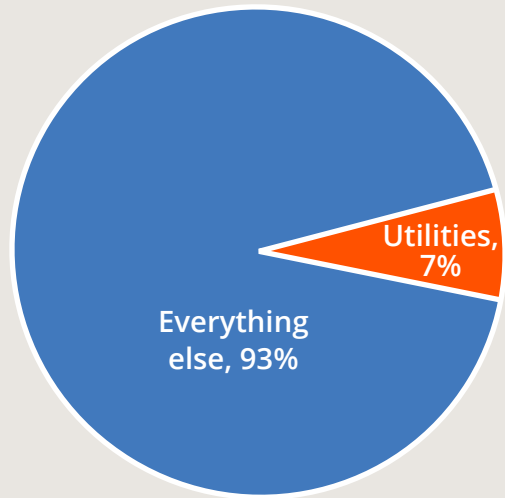


Utilities

The cost and availability of utilities are crucial factors in determining the affordability and quality of housing. In Cuyahoga County, households spent an average of 7% of their income on utilities in 2022. The Winter Crisis Program and Summer Cooling Program provided emergency assistance to 2,355 and 2,179 households, respectively, to help with heating and cooling bills during extreme temperatures.

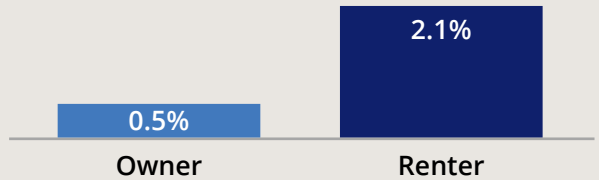
Moreover, there are still homes in Cuyahoga County without the utilities that make a home habitable. Some homes do not have complete kitchen facilities, telephone service or heat. The percent of homes with owners this applies to is small, only 0.5% or less of all homes owned. However, more homes that are rented lack these utilities. Over 2% of rental properties lack complete kitchen facilities. More than 1% of rental units lack telephone service and/or heat.

Household Expenditures

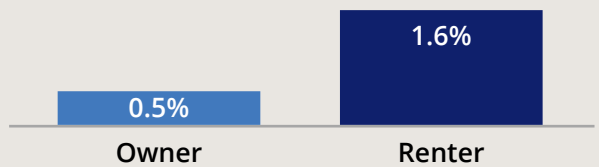


Source: Claritas Consumer Spending Dynamix accessed on Healthy Northeast Ohio March 2023

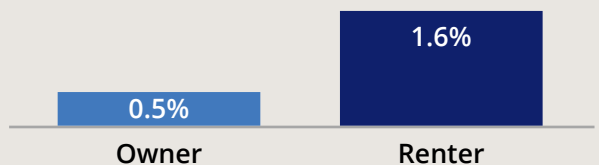
Household with incomplete kitchen facilities



Household with no telephone service



Household with no heating fuel



Source: U.S. Census Bureau ACS 5-year averages 2021