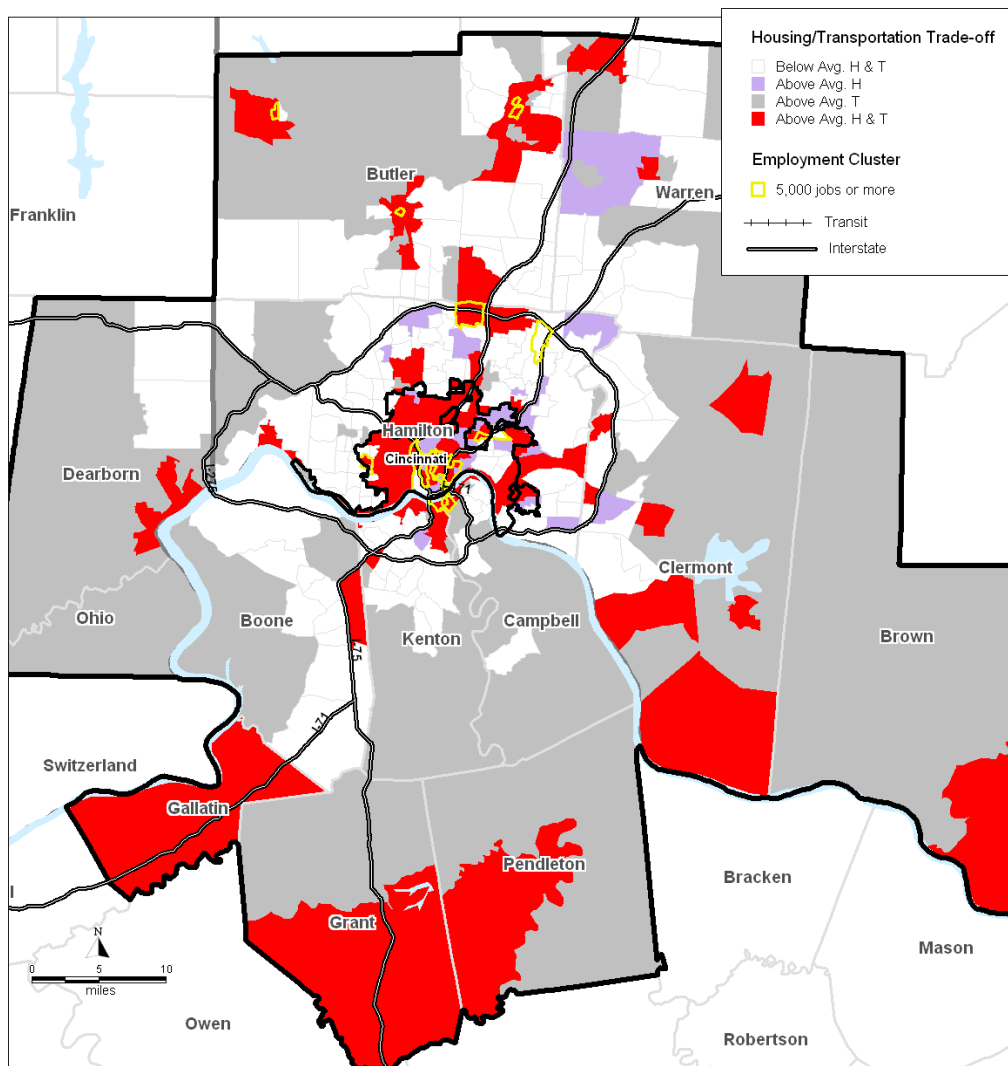


Cincinnati, OH CMSA

Profile: Cincinnati, OH CMSA	
Combined Housing and Transportation Category:	Low H, High T
Housing Market:	Cool Sprawling Market
Households earning 30-50% HAMFI with Severe Burden:	11%
Affordable Housing Shortage:	Low
Transportation: % Non-Auto Commute, Rail Transit System Size, 2003 Congestion:	5%, No Rail System
Jobs-Housing: % of Pop. living near an Employment Center (EC), % of Jobs in ECs:	16%, 25%

Cincinnati: Average Household Expenditures on Housing and Transportation as a Percentage of Average Tract Income, 2000



Source: Income and housing costs from 2000 Census of Population and Housing, Summary File 3 and PUMS 5%, P78 and P97. Retrieved 2006, from <http://www.census.gov> <http://factfinder.census.gov/servlet/BasicFactsServlet>. PUMS 5% from PDQ Software, from <http://www.pdq.com>. Transportation costs based on 2000 data from a variety of national public sources and modeled by Center for Neighborhood Technology. Cities over 100,000 persons labeled.

Metro Summary

Housing / Transportation Costs by Income

Of the four types of neighborhoods, Below Average Housing & Transportation cost neighborhoods have the greatest share of households in the region, 45% (Fig. 2). Households earning \$50,000 or more are the majority of households in these neighborhoods, at 61%. These households pay 23% to 39% of their income for housing and transportation (Fig. 1).

Above Average Housing & Transportation cost neighborhoods have the second greatest share of households in the region, 30% (Fig. 2). Households earning less than \$50,000 annually are the majority of households in these neighborhoods, at 74%. These households pay 44% to 108% of their income for housing and transportation (Fig. 1).

Fig. 1: H+T Costs by Income by Neighborhood Type

Cincinnati	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			Wt. Avg of Quads		
Income Category	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T
\$0-<\$20,000	52%	60%	112%	55%	55%	110%	46%	69%	115%	51%	57%	108%	51%	59%	110%
\$20,000 - <\$35,000	28%	38%	65%	28%	34%	62%	25%	42%	67%	25%	35%	60%	26%	37%	63%
\$35,000 - <\$50,000	23%	27%	50%	22%	25%	46%	20%	31%	51%	19%	26%	44%	21%	27%	48%
\$50,000 - <\$75,000	19%	20%	39%	18%	18%	37%	17%	23%	39%	15%	19%	35%	18%	20%	38%
\$75,000 - <\$100,000	16%	15%	31%	16%	14%	29%	14%	17%	31%	13%	14%	27%	15%	15%	31%
\$100,000 - <\$250,000	13%	10%	23%	13%	9%	21%	11%	11%	22%	10%	9%	20%	12%	10%	22%
TOTAL	22%	19%	41%	28%	20%	48%	23%	26%	49%	30%	29%	58%	25%	23%	48%

Fig. 2: Distribution of Households by Income by Neighborhood Type

Cincinnati	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			TOTAL REGION	
Income Category	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% in Region
\$0-<\$20,000	28,881	10%	4%	12,191	21%	2%	17,707	16%	3%	68,818	34%	10%	127,597	19%
\$20,000 - <\$35,000	41,289	14%	6%	11,446	20%	2%	22,040	20%	3%	49,045	24%	7%	123,820	18%
\$35,000 - <\$50,000	47,535	16%	7%	9,089	16%	1%	21,904	20%	3%	33,363	16%	5%	111,891	17%
\$50,000 - <\$75,000	72,479	24%	11%	10,731	19%	2%	28,328	25%	4%	31,456	16%	5%	142,994	21%
\$75,000 - <\$100,000	48,790	16%	7%	5,654	10%	1%	12,958	12%	2%	11,204	6%	2%	72,952	11%
\$100,000 - <\$250,000	63,094	21%	9%	7,978	14%	1%	8,771	8%	1%	8,443	4%	1%	80,308	12%
ALL INCOMES	302,068	100%	45%	57,089	100%	8%	111,708	100%	17%	202,329	100%	30%	673,194	100%

Relationship of Affordability to Accessibility

This is one of several metropolitan areas where local concentrations of affordable housing are associated with declining transportation *and* housing cost burdens. In Cincinnati, proximity to employment is not a significant factor influencing housing costs. This may be due to the low percentage of jobs in employment centers in Cincinnati--just 25%. The 28-metro average is 34% of jobs clustered in employment centers. (Adjusted R-Square: Housing Model, .7230, Transportation Model, .9448)

Commuting Characteristics

Households living in Above Average Housing neighborhoods have the shortest commute in time by transit (35.3 minutes) or auto (21.5 minutes) and in distance auto (7.4 miles). Households living in Above Average H & T neighborhoods have the shortest commute by transit in distance, 4.7 miles. Above Average H&T neighborhoods have the greatest share of transit, 7%. Households in Above Average Transportation cost neighborhoods drive the farthest distances, 11.9 miles, and spend the most time by car, 28.1 minutes. These households also go the farthest distance on transit, 10.2 miles and spend the most time by transit 42.5 minutes, although they have the smallest share of transit, only 1%.

Cincinnati

Commuter Characteristics	Below Avg H&T	Above Avg H	Above Avg H & T	Above Avg T	All
All Commuters	417,579	62,340	206,773	165,824	852,516
% Transit	2%	4%	7%	1%	3%
Time all	23.4	22.1	24.4	28.3	24.5
Distance all	8.7	7.3	7.6	11.9	8.9
Speed All	21.3	19.3	18.3	24.4	21.0
Transit Commuters					
Time Transit	38.1	35.3	39.7	42.5	39.0
Distance Transit	9.3	5.4	4.7	10.2	6.3
Speed Transit	15.3	9.9	8.4	16.2	10.9
Auto Commuters					
Time Car	23.1	21.5	23.3	28.1	24.0
Distance Car	8.7	7.4	7.8	11.9	9.0
Speed Car	21.4	19.7	19.0	24.5	21.4

Household Expenditures by Income and Proximity to Employment

Cincinnati, OH CMSA

Expenditures by Income	Central City EC	Other ECs	Outside an EC
\$0-<\$20,000			
% Income on Housing	52%	53%	51%
% Income on Transport.	53%	57%	63%
% Income on H+T	104%	110%	115%
\$20,000 - <\$35,000			
% Income on Housing	23%	27%	27%
% Income on Transport.	30%	34%	39%
% Income on H+T	53%	61%	66%
\$35,000 - <\$50,000			
% Income on Housing	18%	20%	21%
% Income on Transport.	22%	24%	28%
% Income on H+T	39%	44%	49%
\$50,000 - <\$75,000			
% Income on Housing	14%	16%	18%
% Income on Transport.	16%	18%	21%
% Income on H+T	30%	34%	38%
\$75,000 - <\$100,000			
% Income on Housing	12%	13%	15%
% Income on Transport.	11%	13%	15%
% Income on H+T	23%	26%	30%
\$100,000 - <\$250,000			
% Income on Housing	9%	10%	11%
% Income on Transport.	6%	9%	10%
% Income on H+T	15%	19%	21%
Average of All Incomes			
% Income on Housing	32%	28%	24%
% Income on Transport.	28%	26%	23%
% Income on H+T	60%	53%	47%
Owner Median Income	\$45,342	\$52,409	\$56,334
Renter Median Income	\$18,762	\$27,408	\$31,267
Median Income	\$23,979	\$37,584	\$48,818