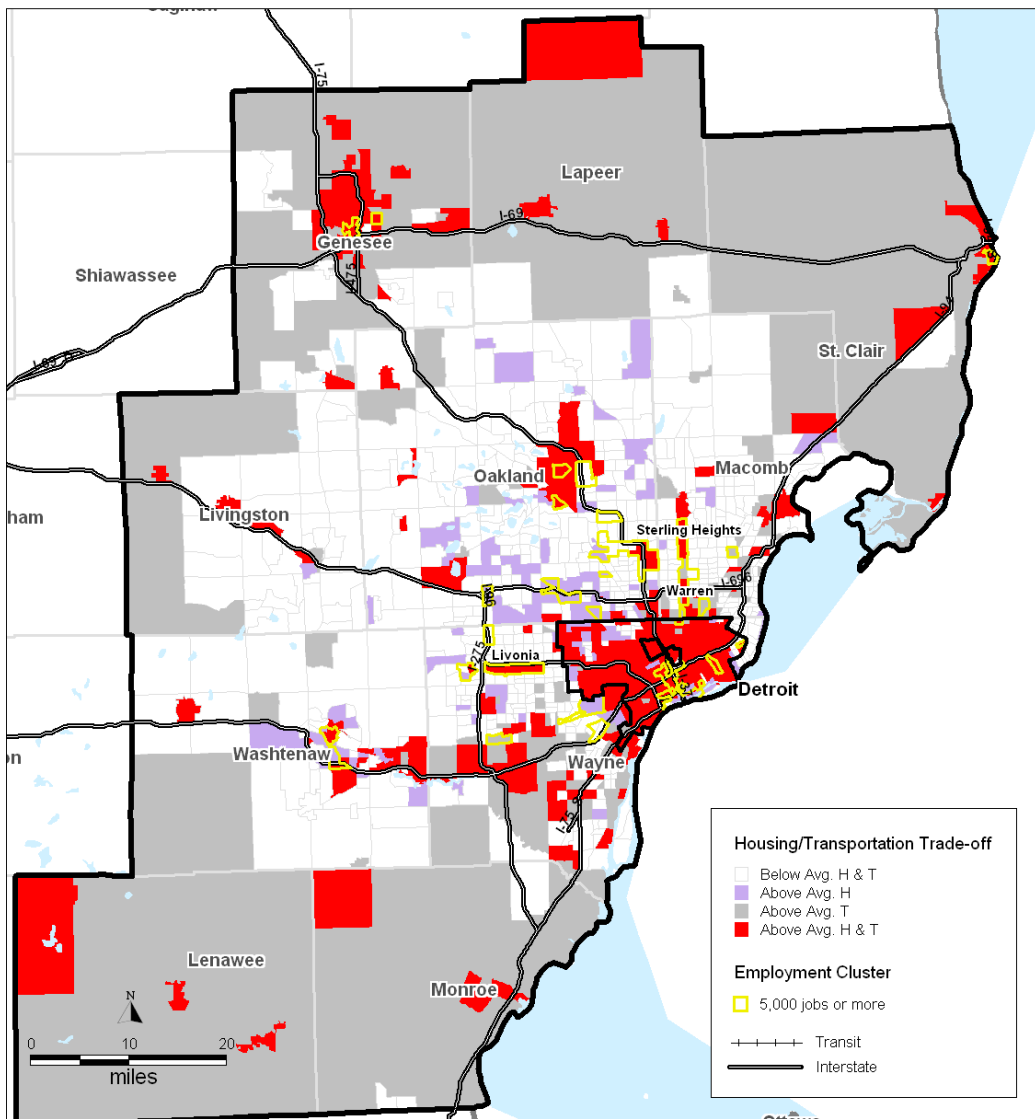


Detroit, MI CMSA

| | |
|--|--------------------|
| Profile: Detroit, MI CMSA | |
| Combined Housing and Transportation Category: | Low H, High T |
| Housing Market: | Cool |
| Households earning 30-50% HAMFI with Severe Burden: | 14% |
| Affordable Housing Shortage: | Low |
| Transportation: % Non-Auto Commute, Rail Transit System Size, 2003 Congestion: | 4%, No Rail System |
| Jobs-Housing: % of Pop. living near an Employment Center (EC), % of Jobs in ECs: | 22%, 28% |

Detroit: 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%, P76 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, 44% (Fig. 2). Households earning \$50,000 or more are the majority of households in these neighborhoods, at 66%. 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, 28% (Fig. 2). Households earning less than \$50,000 annually are the majority of households in these neighborhoods, at 72%. These households pay 43% to 113% of their income for housing and transportation (Fig. 1).

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

| Detroit | 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 | 54% | 58% | 113% | 61% | 55% | 116% | 49% | 64% | 113% | 56% | 57% | 113% | 55% | 58% | 113% |
| \$20,000 - <\$35,000 | 29% | 36% | 65% | 34% | 33% | 67% | 25% | 40% | 65% | 26% | 34% | 60% | 27% | 36% | 63% |
| \$35,000 - <\$50,000 | 23% | 26% | 49% | 25% | 24% | 49% | 20% | 29% | 48% | 18% | 25% | 43% | 21% | 26% | 47% |
| \$50,000 - <\$75,000 | 19% | 19% | 39% | 19% | 18% | 37% | 16% | 21% | 38% | 14% | 18% | 33% | 18% | 19% | 37% |
| \$75,000 - <\$100,000 | 16% | 15% | 31% | 16% | 13% | 30% | 13% | 16% | 30% | 12% | 14% | 26% | 15% | 15% | 30% |
| \$100,000 - <\$250,000 | 13% | 10% | 23% | 13% | 9% | 22% | 11% | 11% | 22% | 9% | 9% | 18% | 12% | 10% | 22% |
| TOTAL | 22% | 17% | 39% | 28% | 18% | 45% | 23% | 24% | 46% | 31% | 27% | 57% | 25% | 21% | 46% |

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

| Detroit | 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 | 70,905 | 9% | 4% | 31,323 | 16% | 2% | 47,779 | 15% | 3% | 170,034 | 33% | 9% | 320,041 | 17% |
| \$20,000 - <\$35,000 | 100,378 | 12% | 5% | 31,889 | 16% | 2% | 58,629 | 19% | 3% | 117,262 | 23% | 6% | 308,158 | 17% |
| \$35,000 - <\$50,000 | 109,830 | 14% | 6% | 29,601 | 15% | 2% | 55,314 | 18% | 3% | 81,576 | 16% | 4% | 276,321 | 15% |
| \$50,000 - <\$75,000 | 182,144 | 23% | 10% | 40,176 | 21% | 2% | 75,973 | 24% | 4% | 81,920 | 16% | 4% | 380,213 | 21% |
| \$75,000 - <\$100,000 | 137,319 | 17% | 7% | 25,659 | 13% | 1% | 41,213 | 13% | 2% | 36,950 | 7% | 2% | 215,482 | 12% |
| \$100,000 - <\$250,000 | 208,064 | 26% | 11% | 36,965 | 19% | 2% | 32,256 | 10% | 2% | 28,560 | 6% | 2% | 268,880 | 15% |
| ALL INCOMES | 808,640 | 100% | 44% | 195,613 | 100% | 11% | 311,164 | 100% | 17% | 516,302 | 100% | 28% | 1,831,719 | 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.

This is one of a few metropolitan areas where housing costs decline with job density. This may be due to the weak housing market in the central city. Unexpectedly, transportation costs decline with distance from employment centers, which may be the result of a low percentage of job clusters within the region; 28% compared to 34% for all metro regions. (Adjusted R-Square: Housing Model, .6197, Transportation Model, .9134)

Commuting Characteristics

Households living in Above Average Housing neighborhoods have the shortest transit commute in time (37.0 minutes) and in distance (4.9 miles). Above Average H & T neighborhoods have the shortest driving commute in time (25.3 minutes) and in distance (9.0 miles). Above Average H&T neighborhoods also have the greatest share of transit, 6%. Households in Above Average Transportation cost neighborhoods drive the farthest distances, 12.0 miles, and spend the most time by car, 27.0 minutes.

Detroit

| Commuter Characteristics | Below Avg H&T | Above Avg H | Above Avg H & T | Above Avg T | All |
|---------------------------------|--------------------------|--------------------|----------------------------|--------------------|------------|
| All Commuters | 1,062,297 | 221,918 | 498,523 | 422,757 | 2,205,495 |
| % Transit | 0% | 2% | 6% | 0% | 2% |
| Time all | 26.4 | 25.5 | 26.6 | 27.0 | 26.4 |
| Distance all | 10.3 | 9.3 | 8.9 | 12.0 | 10.2 |
| Speed All | 22.6 | 21.2 | 20.7 | 25.1 | 22.5 |
| Transit Commuters | | | | | |
| Time Transit | 44.0 | 37.0 | 51.3 | 41.6 | 48.5 |
| Distance Transit | 9.8 | 4.9 | 6.8 | 7.9 | 6.9 |
| Speed Transit | 15.8 | 8.6 | 10.0 | 14.1 | 10.6 |
| Auto Commuters | | | | | |
| Time Car | 26.3 | 25.3 | 25.1 | 27.0 | 26.1 |
| Distance Car | 10.3 | 9.4 | 9.0 | 12.0 | 10.3 |
| Speed Car | 22.6 | 21.5 | 21.3 | 25.1 | 22.7 |

Household Expenditures by Income and Proximity to Employment

Detroit, MI CMSA

| Expenditures by Income | Central City EC | Other ECs | Outside an EC |
|----------------------------------|------------------------|------------------|----------------------|
| \$0-<\$20,000 | | | |
| % Income on Housing | 51% | 58% | 56% |
| % Income on Transport. | 50% | 57% | 62% |
| % Income on H+T | 101% | 115% | 118% |
| \$20,000 - <\$35,000 | | | |
| % Income on Housing | 23% | 30% | 28% |
| % Income on Transport. | 28% | 34% | 38% |
| % Income on H+T | 50% | 64% | 66% |
| \$35,000 - <\$50,000 | | | |
| % Income on Housing | 16% | 22% | 22% |
| % Income on Transport. | 20% | 25% | 27% |
| % Income on H+T | 36% | 47% | 49% |
| \$50,000 - <\$75,000 | | | |
| % Income on Housing | 12% | 18% | 17% |
| % Income on Transport. | 14% | 18% | 20% |
| % Income on H+T | 26% | 36% | 37% |
| \$75,000 - <\$100,000 | | | |
| % Income on Housing | 10% | 14% | 14% |
| % Income on Transport. | 9% | 13% | 15% |
| % Income on H+T | 19% | 28% | 29% |
| \$100,000 - <\$250,000 | | | |
| % Income on Housing | 8% | 11% | 11% |
| % Income on Transport. | 6% | 9% | 10% |
| % Income on H+T | 15% | 19% | 21% |
| Average of All Incomes | | | |
| % Income on Housing | 29% | 26% | 25% |
| % Income on Transport. | 27% | 21% | 22% |
| % Income on H+T | 56% | 47% | 47% |
| Owner Median Income | \$29,858 | \$60,051 | \$58,359 |
| Renter Median Income | \$17,637 | \$35,394 | \$33,323 |
| Median Income | \$20,299 | \$51,708 | \$51,992 |