

Analysis of Housing Affordability, Rents, and Family vs. Non-Family Households in Ingham County
Ingham County Health Department • January 2018

Analysis of the most recent Comprehensive Housing Affordability Strategy (CHAS) data for Ingham County reveals that more than 12,000 families in Ingham County who rent their homes paid more than 30% of their income to housing costs in recent years, and 8,000 of those families paid more than half of their income to housing costs.

According to national household budgeting guidelines used by mortgage lenders and financial empowerment centers, families who spend more than 30% of their income on housing are unable to sufficiently budget for the combined costs of food, transportation, medical care, clothing and/or childcare.

Among family and non-family homeowners in the county at all income levels, over 15,000 paid more than 30% of income to housing, and nearly 6,000 of those paid more than 50%. While over a third of all households in the county pay housing costs over the 30% threshold, the greatest cost burdens are found among the 31,000 renting households with household incomes under \$52,800. In this group, 22,000 households (12,000 family and 10,000 non-family) paid more than 30% of income to housing.

The analysis distinguishes family- versus non-family households with incomes under \$52,800 to give an indication of student versus non-student households. It also calculates monthly housing costs and links family-households at income level tiers from the U.S. Census Bureau's American Community Survey (ACS) to CHAS data. ACS defines family-households as those having two more residents who are related to each other. The analysis examines in detail the housing cost burdens for renters with household incomes under \$52,800 in Ingham County, Lansing, East Lansing, and Ingham County excluding Lansing and East Lansing.

- For the 6,800 renting families with household income under \$19,800 per year in Ingham County, paying more than 50% of income to housing costs equates to more than \$825 per month for rent and utilities
- For the 2,900 renting families with household incomes between \$19,800 and \$33,000, paying half of household income to housing equates to upwards of \$1,000 per month
- Over 2,000 renting families with incomes between \$33,001 and \$52,800 pay between \$1,000 and \$2,000 per month for housing

The analysis indicates that in East Lansing, 16% (890) of cost burdened renter-households with incomes under \$52,800 are family-households and 84% (4,528) are non-family households.

In Lansing, 63% (7,573) of cost burdened renter-households with incomes under \$52,800 are family-households and 37% (4,492) are non-family households.

Throughout other parts of Ingham County, excluding Lansing and East Lansing, 66% (3,460) of cost burdened renter-households with incomes under \$52,800 are family-households and 34% (1,775) are non-family households.

This analysis provides a detailed picture of households experiencing housing problems in Ingham County. According to the annual County Health Rankings & Roadmaps report issued by the Robert Wood Johnson Foundation, 20% of households in Ingham County experience at least one of four "housing problems", defined as overcrowding, high housing costs and/or lack of kitchen or plumbing¹. Only two other Michigan counties (Wayne and Isabella) have populations experiencing housing problems at a higher rate than residents of Ingham County. Housing affordability was also noted as a major concern of community stakeholders during development of the 2017-2019 Community Health Improvement Plan for Ingham County².

The major findings of this analysis are consistent with findings of the Regional Affordable Housing Study published by Michigan State University in 2013.³ That study showed that between 2000 and 2010 occupied rental units paying gross rent (rent plus utilities) of \$300-\$499 per month declined by 10,000 units in Ingham County.

Units paying gross monthly rent of \$750-\$1,499 increased by 9,400 during the same period, and units paying over \$1,500 per month increased by 1,230.

During this period, the number of occupied units paying gross rent of \$500-\$749 per month only increased by 1,000 units.

An increase of 10,000 units at this gross rent tier (\$500-\$749 per month) - and not the tiers in excess of \$750 per month - would have been accordance with national inflation during this period.

1 - <http://www.countyhealthrankings.org/app/michigan/2017/measure/factors/136/map>

2 - http://www.hd.ingham.org/Portals/HD/Home/Documents/CHA/CHIP_report_2017.pdf

3 - <http://www.midmichigansustainability.org/Projects/RegionalAffordableHousingStudy.aspx>

From 2013 Regional Affordable Housing Study, Table 42, Housing Characteristics of Ingham County 4

Subject	Ingham			
	2000		2010	
	No.	%	No.	%
GROSS RENT				
Occupied units paying rent	41,497	100.0	40,061	100.0
Less than \$200	1,907	4.6	1,157	2.9
\$200 to \$299	1,644	4.0	1,182	3.0
\$300 to \$499	13,524	32.6	3,827	9.6
\$500 to \$749	16,574	39.9	15,407	38.5
\$750 to \$999	5,457	13.2	11,181	27.9
\$1,000 to \$1,499	1,698	4.1	5,384	13.4
\$1,500 or more	693	1.7	1,923	4.8
Median (dollars)	542		726	
No rent paid	874		1,609	

2% decrease in units at this gross rent tier

1% decrease in units at this gross rent tier

23% decrease in units at this gross rent tier

1% decrease in units at this gross rent tier

15% increase in units at this gross rent tier

9% increase in units at this gross rent tier

3% increase in units at this gross rent tier

2013 Monthly Housing Costs by Tenure and Household Type

All households w/annual income under \$52,800

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	15,765	14.49%	33.53%
Family Households ³	5,266	4.84%	11.20%
Non-Family Households ³	5,696	5.23%	12.12%
Renter-Occupied Households¹	31,250	28.72%	66.47%
Family Households ³	8,760	8.05%	18.63%
Non-Family Households ³	5,415	4.98%	11.52%
Renter Households paying 30% or less of income to housing²	8,495	7.81%	18.07%
Family Households ³	4,524	4.16%	9.62%
Non-Family Households ³	3,971	3.65%	8.45%
Renter Households paying 31-50% of income to housing²	9,000	8.27%	19.14%
Family Households ³	4,344	3.99%	9.24%
Non-Family Households ³	4,656	4.28%	9.90%
Renter households paying more than 50% of income to housing²	13,755	12.64%	29.26%
Family Households ³	7,798	7.17%	16.59%
Non-Family Households ³	5,958	5.47%	12.67%
Total Housing Burdened Renter Households¹	22,755	20.91%	48.40%
Family Households ³	12,142	11.16%	25.83%
Non-Family Households ³	10,614	9.75%	22.58%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type

Households w/annual income under \$19,800

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	3,310	3.04%	18.93%
Family Households ³	2,052	1.89%	11.74%
Non-Family Households ³	1,258	1.16%	7.19%
Renter-Occupied Households¹	14,175	13.03%	81.07%
Family Households ³	8,760	8.05%	50.10%
Non-Family Households ³	5,415	4.98%	30.97%
Renter Households paying 30% or less of income to housing (less than \$495)²	3,060	2.81%	17.50%
Family Households ³	1,891	1.74%	10.81%
Non-Family Households ³	1,169	1.07%	6.69%
Renter Households paying 31-50% of income to housing (\$512-\$825)²	1,195	1.10%	6.83%
Family Households ³	739	0.68%	4.23%
Non-Family Households ³	456	0.42%	2.61%
Renter households paying more than 50% of income to housing (more than \$825)²	9,920	9.12%	56.73%
Family Households ³	6,128	5.63%	35.05%
Non-Family Households ³	3,792	3.48%	21.69%
Total Housing Burdened Renter Households¹	11,115	10.21%	63.57%
Family Households ³	6,867	6.31%	39.27%
Non-Family Households ³	4,248	3.90%	24.30%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$19,800 and \$33,000

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	3,825	3.51%	31.77%
Family Households ³	1,607	1.48%	13.35%
Non-Family Households ³	2,219	2.04%	18.43%
Renter-Occupied Households¹	8,215	7.55%	68.23%
Family Households ³	3,450	3.17%	28.65%
Non-Family Households ³	4,765	4.38%	39.58%
Renter Households paying 30% or less of income to housing (\$512-\$825 or less)²	1,220	1.12%	10.13%
Family Households	512	0.47%	4.25%
Non-Family Households	708	0.65%	5.88%
Renter Households paying 31-50% of income to housing (\$513-\$1374)²	3,870	3.56%	32.14%
Family Households	1,625	1.49%	13.50%
Non-Family Households	2,245	2.06%	18.65%
Renter households paying more than 50% of income to housing (\$825-\$1375 or more)³	3,125	2.87%	25.96%
Family Households	1,313	1.21%	10.91%
Non-Family Households	1,813	1.67%	15.06%
Total Housing Burdened Renter Households¹	6,995	6.43%	58.10%
Family Households ³	2,938	2.70%	16.80%
Non-Family Households ³	4,058	3.73%	23.21%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$33,001 and \$52,800

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	8,630	7.93%	49.34%
Family Households ³	1,607	1.48%	9.19%
Non-Family Households ³	2,219	2.04%	12.69%
Renter-Occupied Households¹	8,860	8.14%	50.66%
Family Households ³	3,450	3.17%	19.73%
Non-Family Households ³	4,765	4.38%	27.24%
Renter Households paying 30% or less of income to housing (\$825-\$1320 or less)²	4,215	3.87%	24.10%
Family Households ³	2,121	1.95%	12.13%
Non-Family Households ³	2,094	1.92%	11.97%
Renter Households paying 31-50% of income to housing (\$852-\$2220)²	3,935	3.62%	22.50%
Family Households ³	1,980	1.82%	11.32%
Non-Family Households ³	1,955	1.80%	11.18%
Renter households paying more than 50% of income to housing (\$1375-\$2221)²	710	0.65%	4.06%
Family Households ³	357	0.33%	2.04%
Non-Family Households ³	353	0.32%	2.02%
Total Housing Burdened Renter Households¹	4,645	4.27%	26.56%
Family Households ³	2,337	2.15%	13.37%
Non-Family Households ³	2,308	2.12%	13.20%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type

All households w/annual income under \$52,800

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	8,495	17.61%	33.10%
Family Households ³	4,594	9.53%	17.90%
Non-Family Households ³	3,871	8.03%	15.08%
Renter-Occupied Households¹	17,170	35.60%	66.90%
Family Households ³	8,760	18.16%	34.13%
Non-Family Households ³	5,415	11.23%	21.10%
Renter Households paying 30% or less of income to housing²	5,065	10.50%	19.74%
Family Households ³	2,929	6.07%	11.41%
Non-Family Households ³	2,136	4.43%	8.32%
Renter Households paying 31-50% of income to housing²	5,505	11.41%	21.45%
Family Households ³	2,938	6.09%	11.45%
Non-Family Households ³	2,567	5.32%	10.00%
Renter households paying more than 50% of income to housing²	6,600	13.68%	25.72%
Family Households ³	4,635	9.61%	18.06%
Non-Family Households ³	1,965	4.07%	7.66%
Total Housing Burdened Renter Households¹	12,105	25.10%	47.17%
Family Households ³	7,573	15.70%	29.51%
Non-Family Households ³	4,532	9.40%	17.66%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type

Households w/annual income under \$19,800

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	1,860	3.86%	19.22%
Family Households ³	1,432	2.97%	14.80%
Non-Family Households ³	428	0.89%	4.42%
Renter-Occupied Households¹	7,815	16.20%	80.78%
Family Households ³	6,018	12.48%	62.20%
Non-Family Households ³	1,797	3.73%	18.57%
Renter Households paying 30% or less of income to housing (less than \$495)²	1,785	3.70%	18.45%
Family Households ³	1,374	2.85%	14.20%
Non-Family Households ³	411	0.85%	4.25%
Renter Households paying 31-50% of income to housing (\$512-\$825)²	1,010	2.09%	10.44%
Family Households ³	778	1.61%	8.04%
Non-Family Households ³	232	0.48%	2.40%
Renter households paying more than 50% of income to housing (more than \$825)²	5,020	10.41%	51.89%
Family Households ³	3,865	8.01%	39.95%
Non-Family Households ³	1,155	2.39%	11.94%
Total Housing Burdened Renter Households¹	6,030	12.50%	62.33%
Family Households ³	4,643	9.63%	47.99%
Non-Family Households ³	1,387	2.88%	14.34%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$19,800 and \$33,000

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	2,205	4.57%	33.11%
Family Households ³	1,080	2.24%	16.22%
Non-Family Households ³	1,125	2.33%	16.89%
Renter-Occupied Households¹	4,455	9.24%	66.89%
Family Households ³	2,183	4.53%	32.78%
Non-Family Households ³	2,272	4.71%	34.11%
Renter Households paying 30% or less of income to housing (\$512-\$825 or less)²	675	1.40%	10.14%
Family Households	331	0.69%	4.97%
Non-Family Households	344	0.71%	5.17%
Renter Households paying 31-50% of income to housing (\$513-\$1374)²	2,390	4.96%	35.89%
Family Households	1,171	2.43%	17.58%
Non-Family Households	1,219	2.53%	18.30%
Renter households paying more than 50% of income to housing (\$825-\$1375 or more)³	1,390	2.88%	20.87%
Family Households	681	1.41%	10.23%
Non-Family Households	709	1.47%	10.65%
Total Housing Burdened Renter Households¹	3,780	7.84%	56.76%
Family Households ³	1,852	3.84%	27.81%
Non-Family Households ³	1,928	4.00%	28.95%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$33001 and \$52800

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	4,430	9.19%	47.48%
Family Households ³	2,082	4.32%	22.32%
Non-Family Households ³	2,318	4.81%	24.84%
Renter-Occupied Households¹	4,900	10.16%	52.52%
Family Households ³	2,303	4.78%	24.68%
Non-Family Households ³	2,597	5.38%	27.83%
Renter Households paying 30% or less of income to housing (\$825-\$1320 or less)²	2,605	5.40%	27.92%
Family Households ³	1,224	2.54%	13.12%
Non-Family Households ³	1,381	2.86%	14.80%
Renter Households paying 31-50% of income to housing (\$852-\$2220)²	2,105	4.36%	22.56%
Family Households ³	989	2.05%	10.60%
Non-Family Households ³	1,116	2.31%	11.96%
Renter households paying more than 50% of income to housing (\$1375-\$2221)²	190	0.39%	2.04%
Family Households ³	89	0.18%	0.95%
Non-Family Households ³	101	0.21%	1.08%
Total Housing Burdened Renter Households¹	2,295	4.76%	24.60%
Family Households ³	1,078	2.24%	11.55%
Non-Family Households ³	1,217	2.52%	13.04%

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2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type

All households w/annual income under \$52,800

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	740	5.57%	10.15%
Family Households ³	157	1.18%	2.15%
Non-Family Households ³	584	4.39%	8.01%
Renter-Occupied Households¹	6,550	49.27%	89.85%
Family Households ³	8,760	65.89%	120.16%
Non-Family Households ³	5,415	40.73%	74.28%
Renter Households paying 30% or less of income to housing²	1,135	8.54%	15.57%
Family Households ³	221	1.66%	3.03%
Non-Family Households ³	915	6.88%	12.55%
Renter Households paying 31-50% of income to housing²	1,205	9.06%	16.53%
Family Households ³	245	1.84%	3.36%
Non-Family Households ³	961	7.23%	13.18%
Renter households paying more than 50% of income to housing²	4,210	31.67%	57.75%
Family Households ³	645	4.85%	8.85%
Non-Family Households ³	3,567	26.83%	48.93%
Total Housing Burdened Renter Households¹	5,415	40.73%	74.28%
Family Households ³	890	6.69%	12.21%
Non-Family Households ³	4,528	34.06%	62.11%

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2013 Monthly Housing Costs by Tenure and Household Type

Households w/annual income under \$19,800

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	150	1.13%	3.96%
Family Households ³	23	0.17%	0.61%
Non-Family Households ³	128	0.96%	3.38%
Renter-Occupied Households¹	3,640	27.38%	96.04%
Family Households ³	546	4.11%	14.41%
Non-Family Households ³	3,094	23.27%	81.64%
Renter Households paying 30% or less of income to housing (less than \$495)²	500	3.76%	13.19%
Family Households ³	75	0.56%	1.98%
Non-Family Households ³	425	3.20%	11.21%
Renter Households paying 31-50% of income to housing (\$512-\$825)²	70	0.53%	1.85%
Family Households ³	11	0.08%	0.29%
Non-Family Households ³	60	0.45%	1.58%
Renter households paying more than 50% of income to housing (more than \$825)²	3,070	23.09%	81.00%
Family Households ³	461	3.47%	12.16%
Non-Family Households ³	2,610	19.63%	68.87%
Total Housing Burdened Renter Households¹	3,140	23.62%	82.85%
Family Households ³	472	3.55%	12.45%
Non-Family Households ³	2,670	20.08%	70.45%

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2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$19,800 and \$33,000

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	175	1.32%	10.54%
Family Households ³	26	0.20%	1.57%
Non-Family Households ³	149	1.12%	8.98%
Renter-Occupied Households¹	1,485	11.17%	89.46%
Family Households ³	223	1.68%	13.43%
Non-Family Households ³	1,262	9.49%	76.02%
Renter Households paying 30% or less of income to housing (\$512-\$825 or less)²	150	1.13%	9.04%
Family Households	20	0.15%	1.20%
Non-Family Households	131	0.99%	7.89%
Renter Households paying 31-50% of income to housing (\$513-\$1374)²	470	3.54%	28.31%
Family Households	61	0.46%	3.67%
Non-Family Households	409	3.08%	24.64%
Renter households paying more than 50% of income to housing (\$825-\$1375 or more)³	865	6.51%	52.11%
Family Households	112	0.84%	6.75%
Non-Family Households	753	5.66%	45.36%
Total Housing Burdened Renter Households¹	1,335	10.04%	35.22%
Family Households ³	173	1.30%	4.56%
Non-Family Households ³	1,162	8.74%	30.66%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$33,001 and \$52,800

	Number	% Total Households in City	% Total Households in Income Group
Owner-Occupied Households¹	415	3.12%	22.55%
Family Households ³	108	0.81%	5.87%
Non-Family Households ³	307	2.31%	16.68%
Renter-Occupied Households¹	1,425	10.72%	77.45%
Family Households ³	371	2.79%	20.16%
Non-Family Households ³	1,055	7.94%	57.34%
Renter Households paying 30% or less of income to housing (\$825-\$1320 or less)²	485	3.65%	26.36%
Family Households ³	126	0.95%	6.85%
Non-Family Households ³	359	2.70%	19.51%
Renter Households paying 31-50% of income to housing (\$852-\$2220)²	665	5.00%	36.14%
Family Households ³	173	1.30%	9.40%
Non-Family Households ³	492	3.70%	26.74%
Renter households paying more than 50% of income to housing (\$1375-\$2221)²	275	2.07%	14.95%
Family Households ³	72	0.54%	3.91%
Non-Family Households ³	204	1.53%	11.09%
Total Housing Burdened Renter Households¹	940	7.07%	51.09%
Family Households ³	245	1.84%	13.32%
Non-Family Households ³	696	5.24%	37.83%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type

All households w/annual income under \$52,800

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	6,530	6.00%	46.44%
Family Households ³	4,421	4.06%	31.44%
Non-Family Households ³	1,958	1.80%	13.93%
Renter-Occupied Households¹	7,530	6.92%	53.56%
Family Households ³	5,068	4.66%	36.05%
Non-Family Households ³	1,862	1.71%	13.24%
Renter Households paying 30% or less of income to housing²	2,295	2.11%	20.20%
Family Households ³	1,609	1.48%	11.44%
Non-Family Households ³	686	0.63%	4.88%
Renter Households paying 31-50% of income to housing²	2,290	2.10%	20.16%
Family Households ³	1,404	1.29%	9.99%
Non-Family Households ³	886	0.81%	6.30%
Renter households paying more than 50% of income to housing²	2,945	2.71%	25.92%
Family Households ³	2,056	1.89%	14.62%
Non-Family Households ³	889	0.82%	6.32%
Total Housing Burdened Renter Households¹	5,235	4.81%	46.08%
Family Households ³	3,460	3.18%	24.61%
Non-Family Households ³	1,775	1.63%	12.62%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type

Households w/annual income under \$19,800

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	1,300	1.19%	32.34%
Family Households ³	1,040	0.96%	25.87%
Non-Family Households ³	109	0.10%	2.71%
Renter-Occupied Households¹	2,720	2.50%	67.66%
Family Households ³	2,176	2.00%	54.13%
Non-Family Households ³	544	0.50%	13.53%
Renter Households paying 30% or less of income to housing (less than \$495)²	775	0.71%	19.28%
Family Households ³	620	0.57%	15.42%
Non-Family Households ³	155	0.14%	3.86%
Renter Households paying 31-50% of income to housing (\$512-\$825)²	115	0.11%	2.86%
Family Households ³	92	0.08%	2.29%
Non-Family Households ³	23	0.02%	0.57%
Renter households paying more than 50% of income to housing (more than \$825)²	1,830	1.68%	45.52%
Family Households ³	1,464	1.35%	36.42%
Non-Family Households ³	366	0.34%	9.10%
Total Housing Burdened Renter Households¹	1,945	1.79%	48.38%
Family Households ³	1,556	1.43%	38.71%
Non-Family Households ³	389	0.36%	9.68%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$19,800 and \$33,000

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	1,445	1.33%	38.84%
Family Households ³	694	0.64%	18.66%
Non-Family Households ³	751	0.69%	20.19%
Renter-Occupied Households¹	2,275	2.09%	61.16%
Family Households ³	1,092	1.00%	29.35%
Non-Family Households ³	1,183	1.09%	31.80%
Renter Households paying 30% or less of income to housing (\$512-\$825 or less)²	395	0.36%	10.62%
Family Households	190	0.17%	5.11%
Non-Family Households	205	0.19%	5.51%
Renter Households paying 31-50% of income to housing (\$513-\$1374)²	1,010	0.93%	27.15%
Family Households	485	0.45%	13.04%
Non-Family Households	525	0.48%	14.11%
Renter households paying more than 50% of income to housing (\$825-\$1375 or more)³	870	0.80%	23.39%
Family Households	418	0.38%	11.24%
Non-Family Households	452	0.42%	12.15%
Total Housing Burdened Renter Households¹	1,880	1.73%	50.54%
Family Households ³	903	0.83%	24.27%
Non-Family Households ³	977	0.90%	26.26%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013

2013 Monthly Housing Costs by Tenure and Household Type
Households w/annual income between \$33,001 and \$52,800

	Number	% Total Households in County	% Total Households in Income Group
Owner-Occupied Households¹	3,785	3.48%	59.89%
Family Households ³	2,687	2.47%	42.52%
Non-Family Households ³	1,098	1.01%	17.37%
Renter-Occupied Households¹	2,535	2.33%	40.11%
Family Households ³	1,800	1.65%	28.48%
Non-Family Households ³	135	0.12%	2.14%
Renter Households paying 30% or less of income to housing (\$825-\$1320 or less)²	1,125	1.03%	17.80%
Family Households ³	799	0.73%	12.64%
Non-Family Households ³	326	0.30%	5.16%
Renter Households paying 31-50% of income to housing (\$852-\$2220)²	1,165	1.07%	18.43%
Family Households ³	827	0.76%	13.09%
Non-Family Households ³	338	0.31%	5.35%
Renter households paying more than 50% of income to housing (\$1375-\$2221)²	245	0.23%	3.88%
Family Households ³	174	0.16%	2.75%
Non-Family Households ³	71	0.07%	1.12%
Total Housing Burdened Renter Households¹	1,410	1.30%	22.31%
Family Households ³	1,001	0.92%	15.84%
Non-Family Households ³	409	0.38%	6.47%

1 - Comprehensive Housing Affordability Strategy ("CHAS") data published by US Housing and Urban Development, 2009-2013 American Community Survey (ACS). Housing burdened = paying more than 30% of income to housing cost.

2 - Rent amounts calculated based on HAMFIs (HUD Area Median Family Income) for Ingham County, Lansing and East Lansing for 2013 (\$66,000/year). Number of renter and owner households by HAMFI range as reported in CHAS data published by US Housing and Urban Development, 2009-2013 American Community Survey

3 - Family and non-family household estimates calculated based on number of family households in income group according to ACS 2013 multiplied by tenure rate for income group according to CHAS 2009-2013