

**Demographic and Housing Change in Over-the-Rhine, Pendleton,  
the Central Business District, and the West End from 2000 to 2020**

A report prepared for the Over-the-Rhine Community Council

by

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## Introduction from Bonnie Neumeier and Mary Burke Rivers

The Over-the-Rhine Comprehensive Plan of 2002 attempted to design a way forward for equitable development to occur so to ensure a racially and economically diverse community. This was to be done without displacement of people and cultural places of meaning. The Plan anticipated that the population and number of housing units would grow over time as efforts to invest in the neighborhood became more coordinated. As one way to benchmark a mixed-income neighborhood, the Plan proposed moving toward four income tiers of housing that defined the percentage of housing units available for people in each income bracket. The bottom tier included housing for people with incomes below 30% of the Area Median Income (AMI), housing people who make either 31% to 60% and 61% to 100% of AMI, and for households that make over 100% of AMI. Stakeholders were aware that housing in the middle two tiers were missing in the neighborhood, and that housing in the bottom two tiers would also be the hardest to develop and maintain as gentrification gained traction. Below is the table of the equitable model for housing stock from 2002 Comprehensive Plan.

<b>Rental or Mortgage Costs</b>	<b>1-5 YEARS</b>	<b>5-10 YEARS</b>	<b>10-15 YEARS</b>	<b>15-20 YEARS</b>
<b>Market Rate Housing</b>				
Above 100% of AMI (Unlimited)	20%	20%	20%	25%
61% to 100% of AMI (\$60,500 in 2001)	20%	20%	30%	25%
<b>Affordable Housing</b>				
31% to 60% of AMI (\$36,500 in 2001)	20%	35%	25%	25%
Up to 30% of AMI (\$18,150 in 2001)	40%	25%	25%	25%

A key recommendation in the 2002 plan was that a monitoring system was needed to keep track of progress however, this was never implemented. There is evidence that both big and small landlords opted out of government subsidies and flipped low-income units of housing into market rate housing. This contributed and continues to contribute to the lowest tier experiencing the biggest loss of housing. The proposed grid also considered that as more jobs were made available in the neighborhood at livable wages, residents could afford to move up a tier on the housing grid. They could find housing in the neighborhood rather than be forced to look elsewhere. Achieving these goals and monitoring changes in the neighborhood required partnership with the City to ensure oversight and equitable development practices. To date, there has been little detailed measurement and analysis of the changes occurring in Over-the-Rhine (OTR) and what would be required to sustain a truly mixed-income and mixed-race neighborhood that is welcoming to all.

What follows is one effort to track trends in OTR 20 years from the 2002 Comprehensive Plan. The hope is that the City will help update the plan for OTR and use it as a more effective reference for future housing development decisions with equity, inclusion, and diversity in mind.

## Executive Summary

Over the past several decades, Over-the-Rhine, Pendleton, the Central Business District, and the West End have seen dramatic changes in their population and housing stock. The most notable of these changes is the decline in the number and percentage of Black residents, who lived in these communities for decades and serve as pillars of the community. For example, Over-the-Rhine had 5,827 Black residents in 2000, but now has just 2,840, a drop of over 50%. In 2000, there were 6,458 Black residents in the West End, which has since dropped to 4,719 as of 2020, a decrease of nearly 30%.

In conjunction with steep declines in the Black population, these communities have experienced reductions in the supply of housing available for renters and an increase in housing units available for homeowners. From 2000 to 2019, Over-the-Rhine and the West End experienced a 464.7% and 40.4% increase in units for homeowners while simultaneously seeing a decline of 33.4% and 11.9% in units available to renters respectively. As a result, these communities have shifted from having a housing supply almost exclusively for renters to one geared more toward both renters and homeowners.

These shifts in housing supply and racial composition have taken place in the context of a continuous population decline in Over-the-Rhine that has occurred since the early 20<sup>th</sup> century. From the early to mid-20th century, Over-the-Rhine was home to German immigrants before becoming a predominantly Black community in the 1970s and 1980s. During this period, Over-the-Rhine's population declined from 27,577 residents in 1960 to 7,580 in 2000. In 2002 the Over-the-Rhine Community Council, OTR Coalition, ABCD Resident's Table, the City of Cincinnati Planning Department, and other important community stakeholders developed the "Over-the-Rhine Comprehensive Plan" to provide a pathway for the revitalization of Over-the-Rhine after decades of decline and disinvestment. Over-the-Rhine's Comprehensive Plan outlined a long list of goals and recommendations to improve the neighborhood in the areas of housing, transportation, economic development, safety, and overall quality of life.

One of the principal goals for improving housing in the Comprehensive Plan was the creation of an equitable housing stock to ensure the revitalization of Over-the-Rhine didn't come at the cost of displacing long-time residents. Considering the sharp decline of Black residents and housing units available for renters, questions have been raised as to whether that specific element of the Comprehensive Plan has been successfully implemented. This is the focus of this present study, to document the changes in the Black population in Over-the-Rhine, as well as Pendleton, the West End, and the Central Business District from 2000 to 2020 and to examine if the goal to create an equitable housing stock to prevent the displacement of Black residents in Over-the-Rhine has been successfully implemented. It is important to note that this study does not examine whether the other goals outlined in the Comprehensive Plan for improving transportation, economic development, safety, and quality of life have been achieved. In addition, the 2002 Comprehensive Plan outlined recommendations for improving only Over-the-Rhine and shouldn't be interpreted as recommendations for improving the other neighborhoods in this study as well.

## **About the Author**

Roderick L. Pearson Jr. is a third-year PhD student in the Department of Sociology at the University of Cincinnati. He holds a BS in Sociology from Florida State University and a MA in Sociology from the University of Cincinnati.

## **Acknowledgements**

I would like to thank several people who were central to the commission and completion of this report. These individuals and groups include Over-the-Rhine Community Council Member Mike Bootes, the Over-the-Rhine Community Council Membership and Trustee Board, and University of Cincinnati Professors Jeffrey M. Timberlake and Hayden Shelby.

## **About the Over-the-Rhine Community Council**

In response to the dramatic changes in Over-the-Rhine during the 20 years from 2000 to 2020, the Over-the-Rhine Community Council initiated this closer look at the 2020 census data in comparison to the previous two censuses. The Council's point of reference is the 2002 OTR Comprehensive Plan, which was adopted just before concerted development efforts began with the creation of Cincinnati City Center Development Corporation (3CDC) in 2003. The goal of this study is to document the extent to which the housing goals of the plan have or have not been achieved and to garner a better-informed idea of the people who have been affected by the changes. The hope is that these numbers may guide an update or a validation of the 2002 Plan, with an eye toward guiding the future of our neighborhood and our relationship to the surrounding communities.

- Over-the-Rhine Community Council Member Mike Bootes

## **1. Goals of Report**

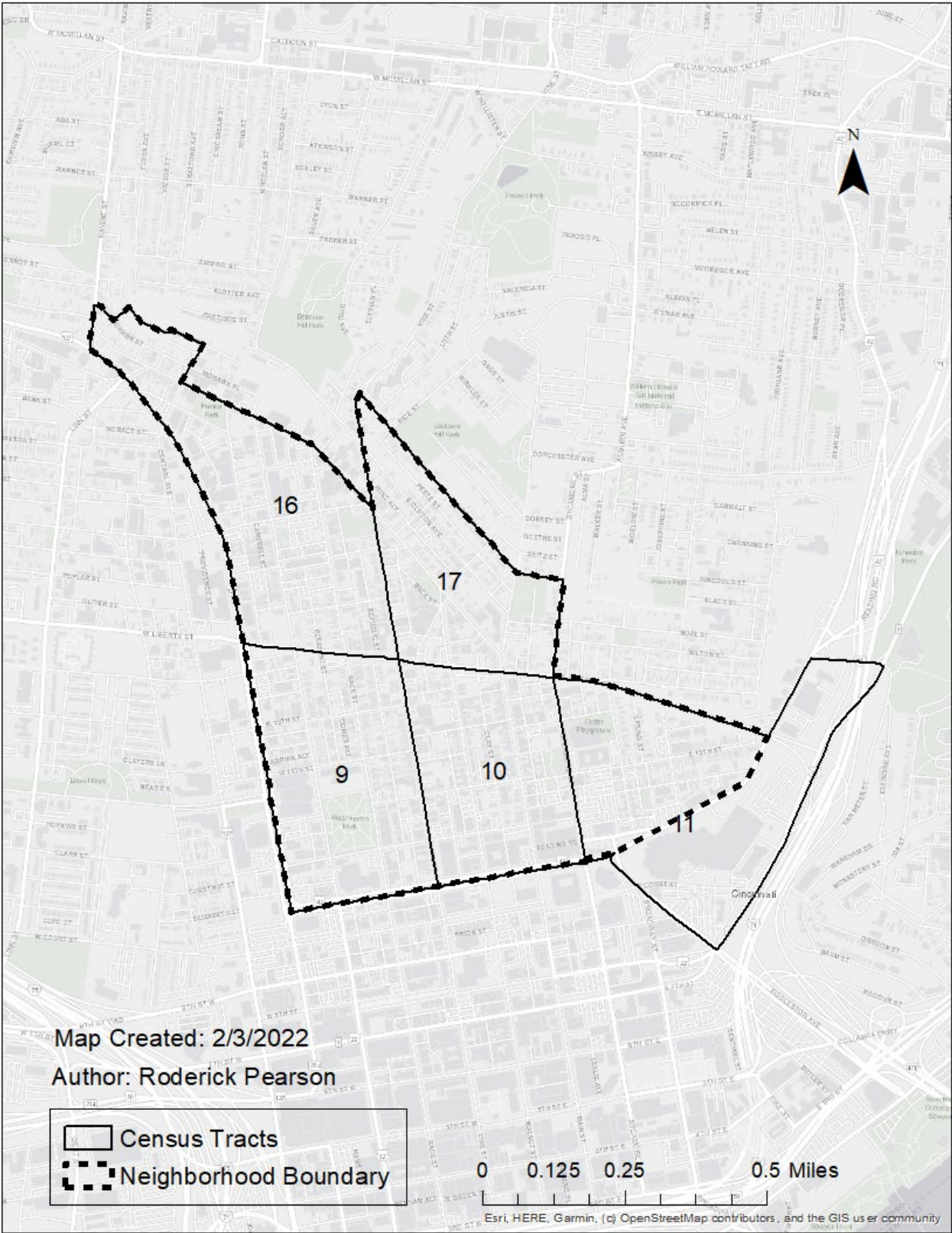
The goal of this report is to document the changes in the Black population and housing stock in Over-the-Rhine, Pendleton, the West End, and the Central Business District from 2000 to 2020. Furthermore, this report examines whether the recommendation to create an equitable housing stock for a population of diverse incomes while simultaneously preventing the displacement of Black residents in Over-the-Rhine has been achieved. More specifically, the objectives of this study are to:

1. Document changes in the racial composition and housing stock in Over-the-Rhine, Pendleton, the Central Business District, and the West End from 2000 to 2020.
2. Examine if the Comprehensive Plan's recommendation to create an equitable housing stock to prevent the displacement of Black residents during Over-the-Rhine's revitalization has been met.

### *Areas of Study*

The communities of focus for this study are the neighborhoods of Over-the-Rhine, Pendleton, the Central Business District, and the West End, all located in the heart of Cincinnati, Ohio. The community of Over-the-Rhine is comprised of Census Tracts 9, 10, 11, 16, and 17 and overlaps with the Neighborhood Council of Pendleton, which is comprised of Tract 11. The Central Business District is comprised of Census Tracts 7 and 265 and the West End is comprised of Census Tracts 2, 264, and 269. For the purposes of this study these tracts are used as they are the closest approximation of each neighborhood's Community Council or Neighborhood Council boundaries.

Figure 1.1: Map of Over-the-Rhine





**Figure 1.2: Map of the Central Business District**

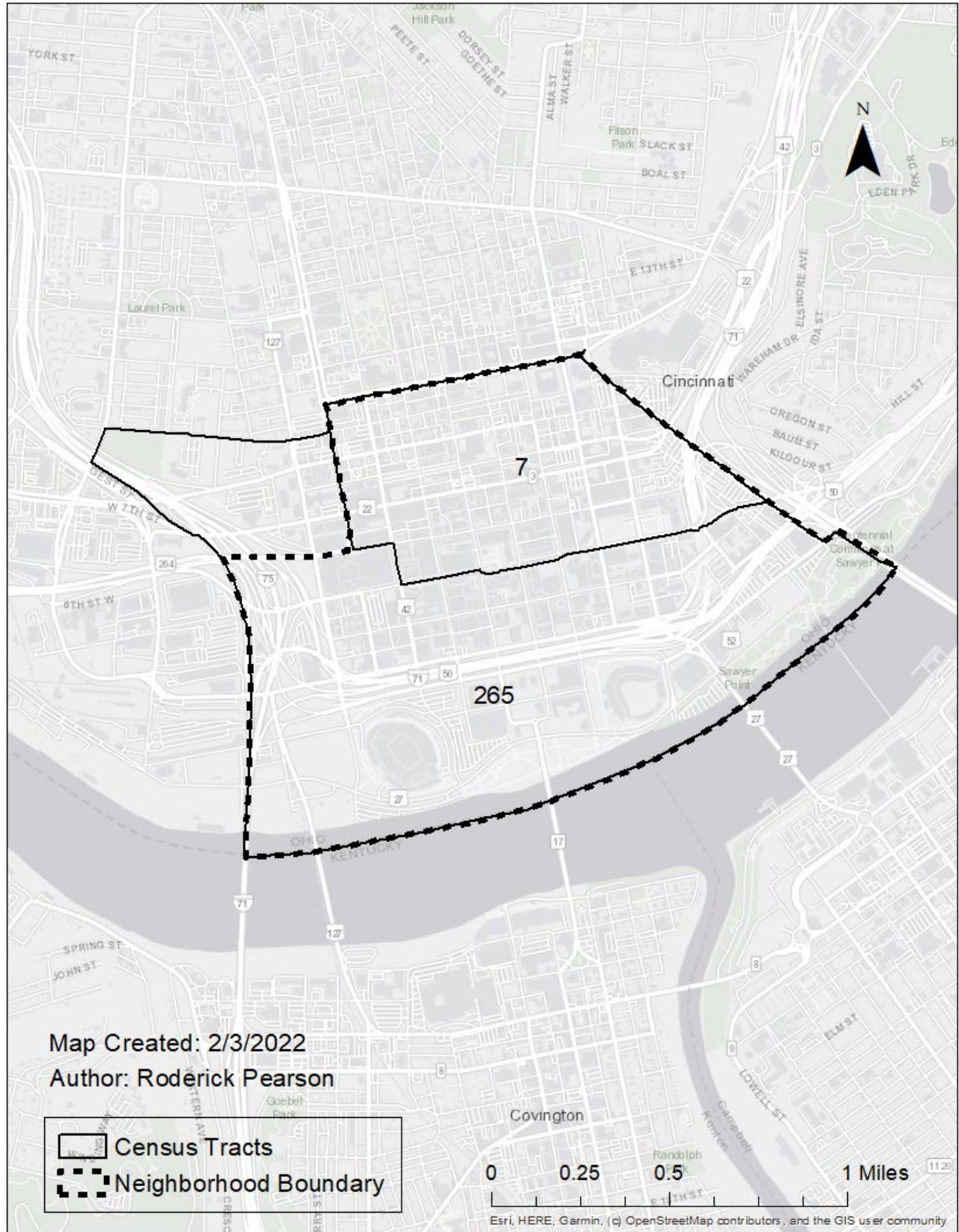
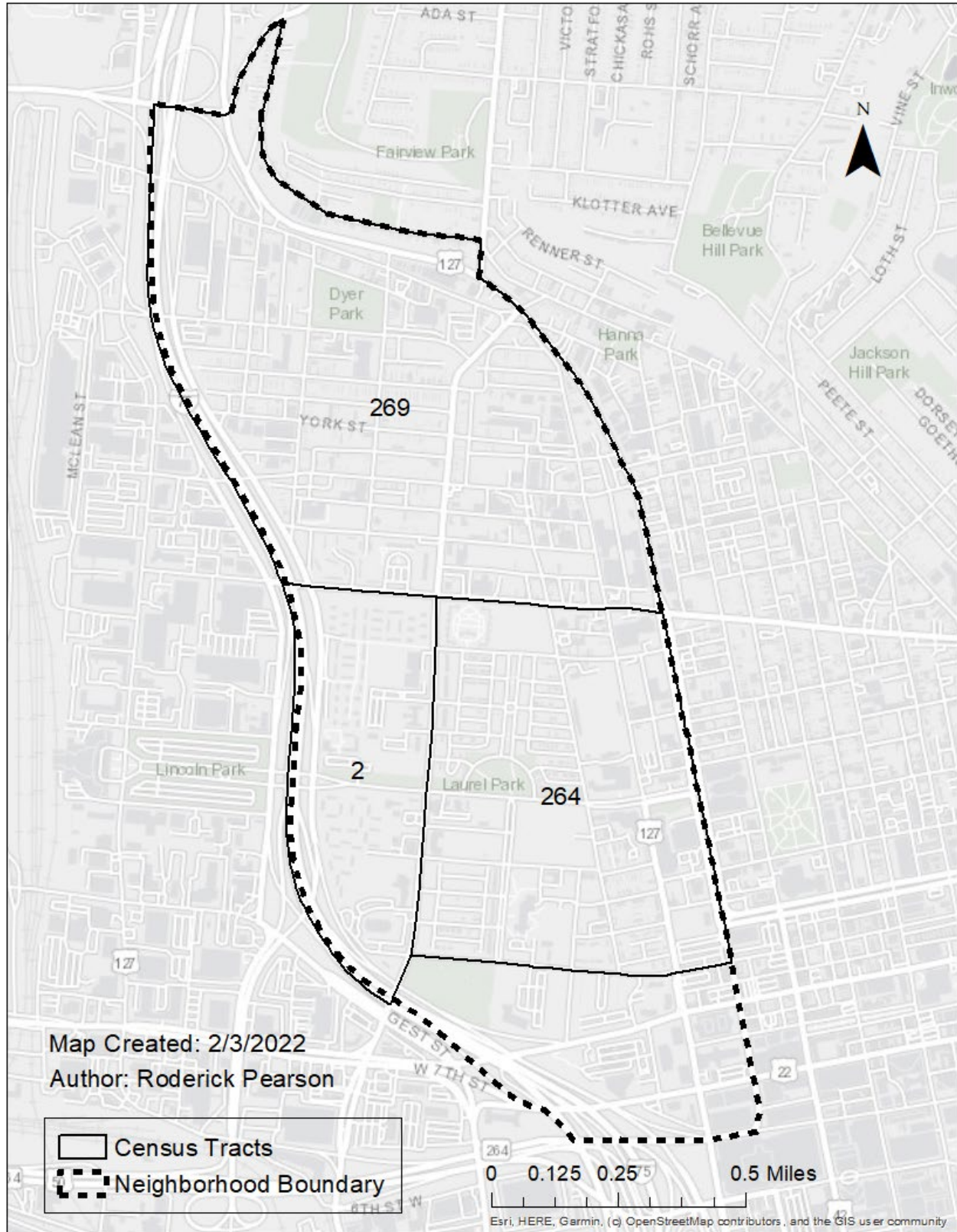
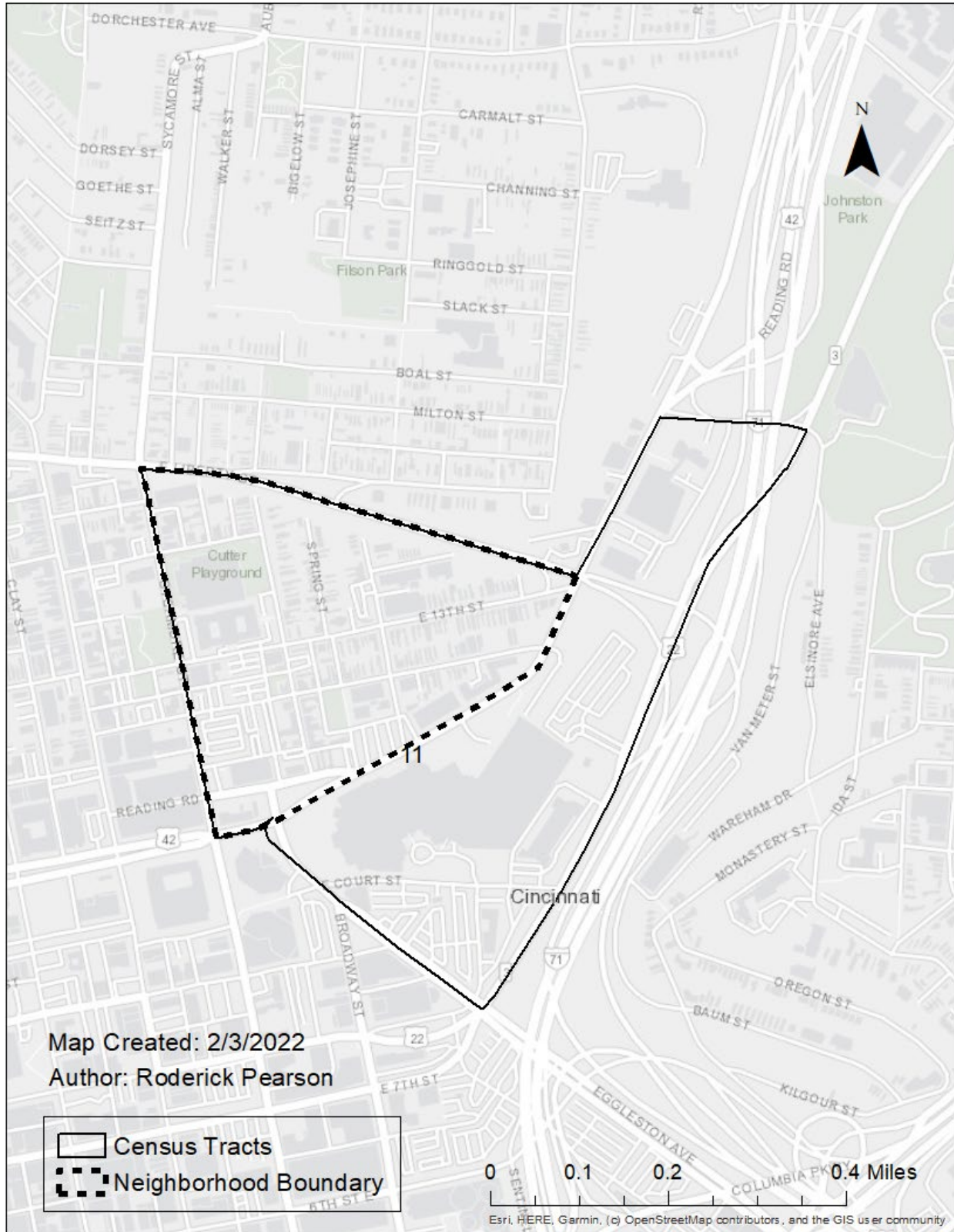




Figure 1.3: Map of the West End



**Figure 1.4: Map of Pendleton**



## 2. Data Sources and Methodology

Data on housing and demographic characteristics for each neighborhood were collected from the Census Bureau and the Department of Housing and Urban Development. Data on population and racial composition were collected from the Decennial Census for the years 1960 to 2020<sup>1</sup>.

Detailed information on housing characteristics such as gross rent, household income, and household size were collected from the 2000 Decennial Census, 2008-2012 American Community Survey, and 2015-2019 American Community Survey. This report utilizes the 2008-2012 American Community Survey for detailed housing characteristics as the 2010 Decennial Census lacks detailed data on housing stock required for this report. Furthermore, since 2010 is the mid-point for the 2008-2012 ACS, any tables in this report using 2008-2012 ACS data will be denoted with the year “2010” rather than 2008-2012.

Furthermore, as of now only preliminary data has been released for the 2020 Decennial Census; therefore, this report uses the 2015-2019 American Community Survey to supplant the absent housing data for the 2020 Census until it is fully released, since the American Community Survey has the most recent and reliable data on housing as of the completion of this report. All data from the Census Bureau were collected from the website Social Explorer ([www.socialexplorer.com](http://www.socialexplorer.com)). It is necessary to note that while census data can be used to examine demographic changes over time, it is not possible to determine precisely why these changes have occurred using census data. As a result, while this report accurately describes demographic and housing changes in these communities, this report does not explain why these changes have occurred<sup>2</sup>.

This report has data for the following indicators:

- Total population
- Population density
- Racial composition
- Age of householder
- Household size
- Household income and poverty status
- Housing supply
- Gross rent<sup>3</sup>
- Year moved into the neighborhood

The Comprehensive Plan originally created four income thresholds measured by the Area Median Income of the Cincinnati Metropolitan Area defined by the Department of Housing and Urban Development. The plan designated a specific percentage of total housing units in Over-

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<sup>1</sup> Data from the 1970 to 2000 Decennial Census are based on 2010 census tract geographies to adjust for changes in census tracts between 1970 and 2010, therefore population data from the 1970 to 2000 Census is slightly different from the traditional Decennial 2000 Census. Furthermore, the tracts in 1960 Census slightly differ since they are not the exact 2010 census geographies like the 1970-2010 geographies.

<sup>2</sup> For each table that calculates the percentage change the values are rounded to the nearest decimal place.

<sup>3</sup> The Census Bureau categorizes gross rent costs as less than \$300, \$300 to \$599, \$600 to \$799, \$800 to \$999, \$1,000 to \$1,249, \$1,250 to \$1,499, \$1,500 to \$1,999, and \$2,000 or more.

the-Rhine for households in each income threshold. It is important to note that the formula the Department of Housing and Urban Development uses to calculate the Area Median Income of the Cincinnati Metropolitan Area differs from the Decennial Census and American Community Survey and utilizes median family income<sup>4</sup> rather than household income.

These thresholds are:

- 30% below Area Median Income
- 31% to 60% of Area Median Income
- 61% to 100% of Area Median Income
- Above 100% of Area Median Income, also designated as “Unlimited”

To determine the exact percentage of housing units currently affordable to households in each income threshold, the author calculated the total number of units that have a gross monthly rent<sup>5</sup> or monthly homeownership costs<sup>6</sup> that were less than 30% of annual income for families in each income threshold. For example, if the income threshold for households with an income that was 30% below the AMI was \$18,000 annually and \$1,500 per month. Then all housing units with a gross rent or monthly homeownership costs that were less than 30% of the household’s monthly income were added to the 30% below Area Median Income threshold<sup>7</sup>.

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<sup>4</sup> I follow the Census Bureau’s definition of family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.

<sup>5</sup> The gross monthly rent includes costs for utilities such as electricity, heat and water.

<sup>6</sup> Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, flood insurance on the property, utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.)

<sup>7</sup> To calculate the percentage of households that had an income that was in each threshold, I summed the total of occupied units that had families with an income in a specific threshold. One drawback is the income thresholds do not perfectly align with income categories used by the Census Bureau. For example, the income threshold for 30% below Area Median Income from 2007 to 2011 is less than \$20,850. However, the Census Bureau income category is \$20,000 to \$24,999. To estimate the number of respondents who made less than \$20,850 in a year that are in the \$20,000 to \$24,999 category, I divided 850 by 4,999 which is the difference between the upper and lower bound of the Census Bureau income category. I then multiply this percentage by the number of respondents in that income category to estimate the number of respondents in the \$20,000 to \$24,999 that made less than \$20,850. I perform this process for all the thresholds and income categories in this analysis. I also performed this process to identify the percentage of housing units currently affordable to households in each income threshold.

### **3. Total Population and Racial Composition**

There has been a continuous decline in the population of Over-the-Rhine and the West End since 2000, with both neighborhoods experiencing a population decline of 11.5% and 14.6%, respectively. Both neighborhood's population decline has been driven by reductions in the Black population, which declined by 51.3% in Over-the-Rhine and 29.6% in the West End. During this same period, however, there has been a substantial increase in the White population in these neighborhoods. Over-the-Rhine experienced the largest growth in the percentage of White residents since 2000, with an increase of 117.3%. This has led the once majority-Black community to transform into a community where Black residents are a slight minority. In contrast to Over-the-Rhine and the West End, the Central Business District has seen a 54% increase in total population from 2000 to 2020. This increase has been driven by increases in the number of White residents, which nearly doubled over the study period. There has been a slight decline in the Black population as well, increasing from 2000 to 2010 then decreasing afterward from 2010 to 2020.<sup>8</sup>

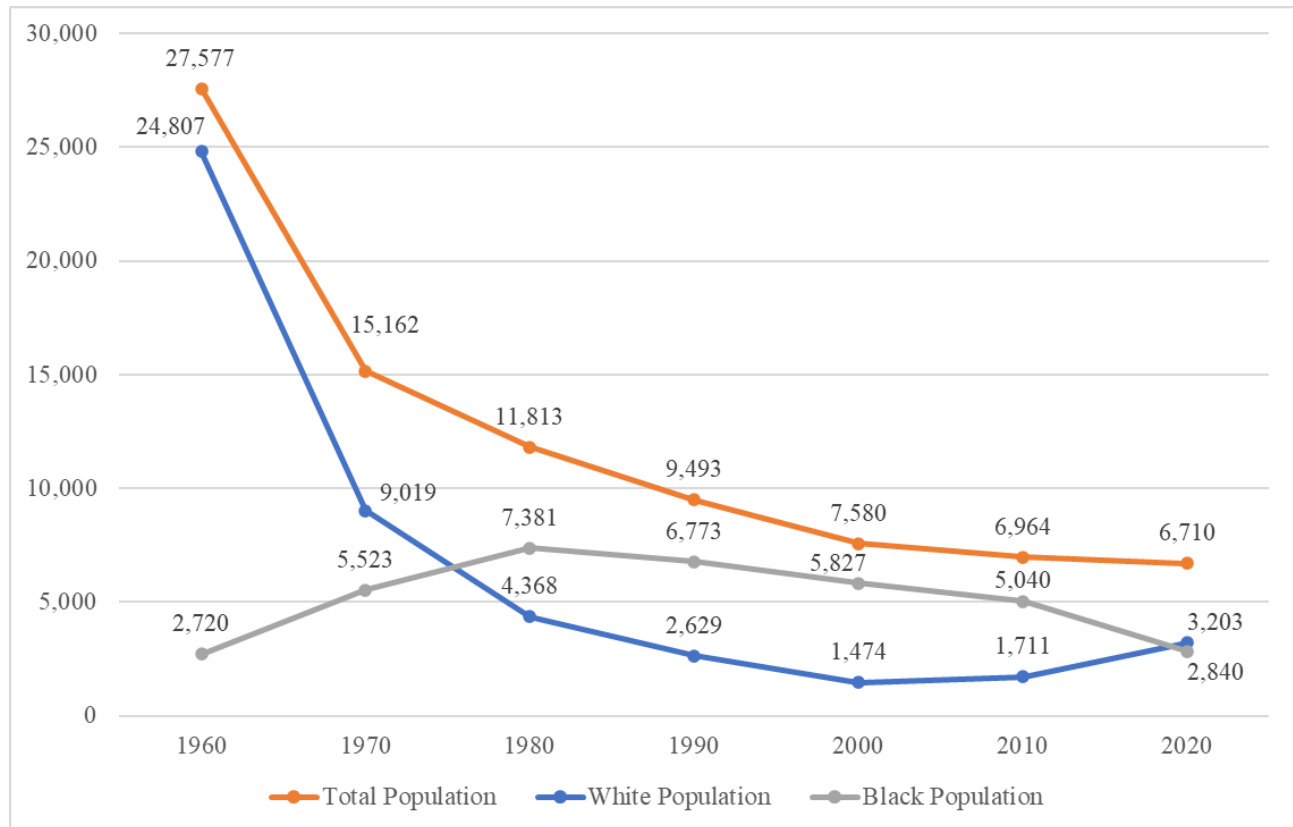
In order to calculate the population density for each neighborhood, I divided the total population by the neighborhood's size in square miles. In Over-the-Rhine and the West End, the population density dropped slightly following each neighborhood's population declines. However, these neighborhoods remain among Cincinnati's most densely populated communities. In 2019, the population density in the city of Cincinnati was 3,872 people per square mile, while the population of Over-the-Rhine and the West End were 11,568 and 8,492 people per square mile respectively. With the exception of the Central Business District, each neighborhood's land area is less than one square mile. Thus, the population density for each neighborhood is higher than the total population, therefore the population density for each neighborhood should be interpreted with caution.

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<sup>8</sup> It should be noted that the 1990, 2000, 2010 Census measures respondents who identify as Black or White while the 2020 census measures respondents who identify as non-Hispanic Black or non-Hispanic White.



**Figure 3.1: Change in the Population of Over-the-Rhine by Racial Group, 1960 to 2020**

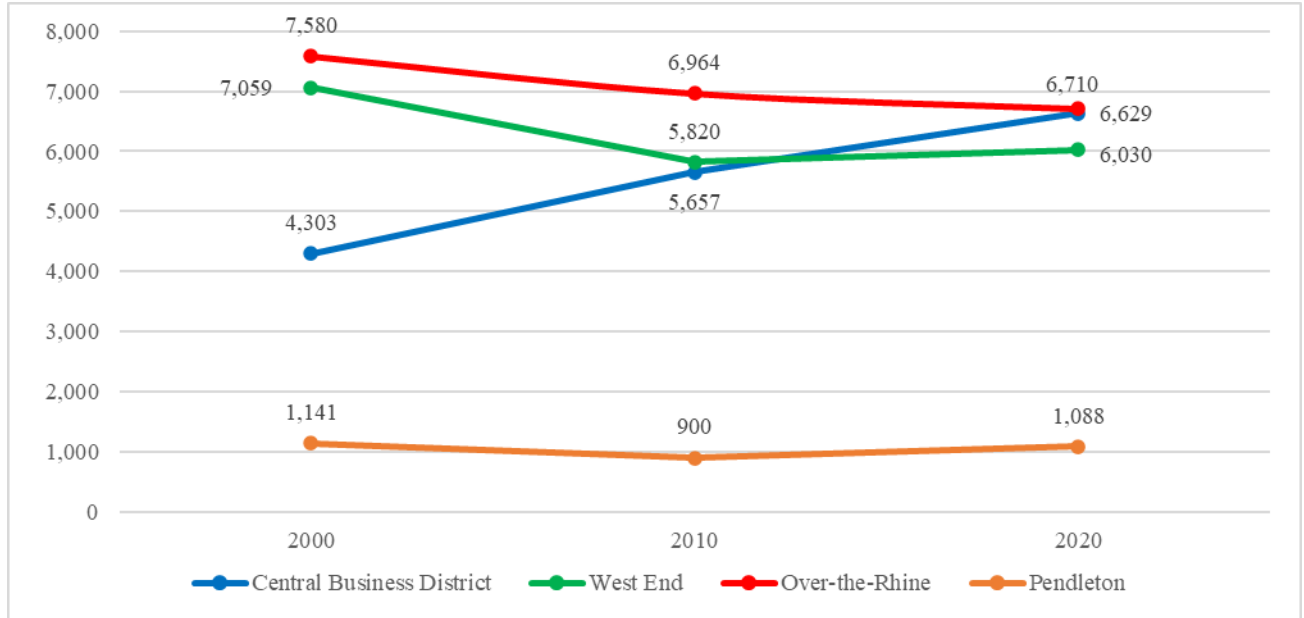


Note: For 1970 total population 15,162 was slightly higher than the total population reported by race (14,586). To not undercount the number of total residents in 1970 I included value 15,162 value produced in the total population table of the survey.

**Table 3.1: Total Population by Neighborhood, 2000 to 2020**

Neighborhood Area	2000	2010	2020	% Change, 2000 to 2020
Over-the-Rhine	7,580	6,964	6,710	11.5% decrease
West End	7,059	5,820	6,030	14.6% decrease
Central Business District	4,303	5,657	6,629	54.1% increase
Pendleton	1,141	900	1,088	4.6% decrease

**Figure 3.2: Total Population by Neighborhood Area, 2000 to 2020**



**Table 3.2: Population Density by Neighborhood, 2000 to 2020**

Neighborhood Area	2000	2010	2020	% Change, 2000 to 2020
Over-the-Rhine	13,028	11,969	11,568	11.2% decrease
West End	10,010	8,253	8,492	15.2% decrease
Central Business District	4,182	5,498	6,435	53.9% increase
Pendleton	7,636	6,023	7,253	5% decrease

*Note:* Population Density is by square mile

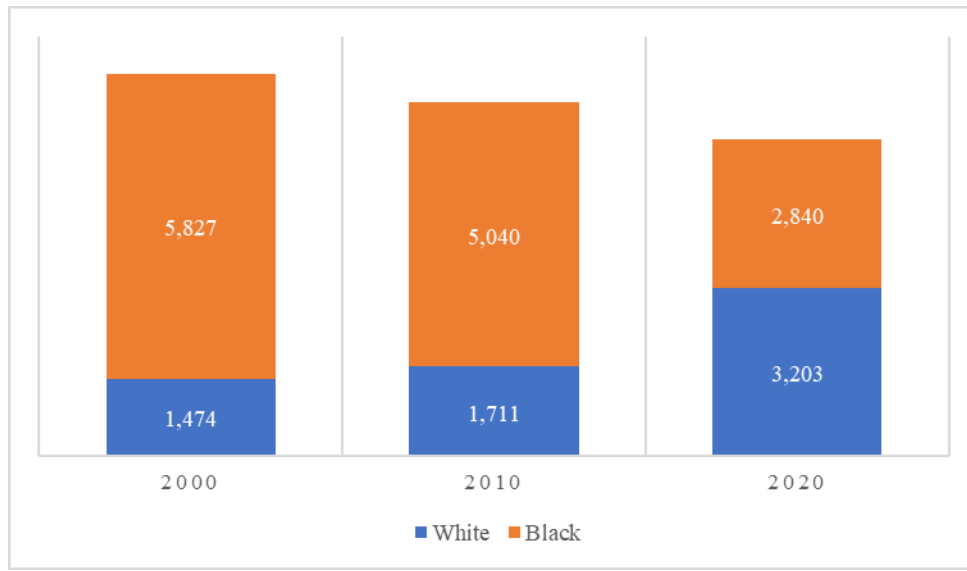


**Table 3.3: Racial Composition in Over-the-Rhine, 2000 to 2020**

<b>Racial Group</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>% Change, 2000 to 2020</b>
White				<b>117.3% increase</b>
Count	1,474	1,711	3,203	
% of Neighborhood	19.5%	24.6%	47.7%	
Black				<b>51.3% decrease</b>
Count	5,827	5,040	2,840	
% of Neighborhood	76.9%	72.4%	42.3%	

*Note:* %White and %Black of the neighborhood are the percent of the population as compared to the overall population

**Figure 3.3.: Racial Composition in Over-the-Rhine, 2000 to 2020**

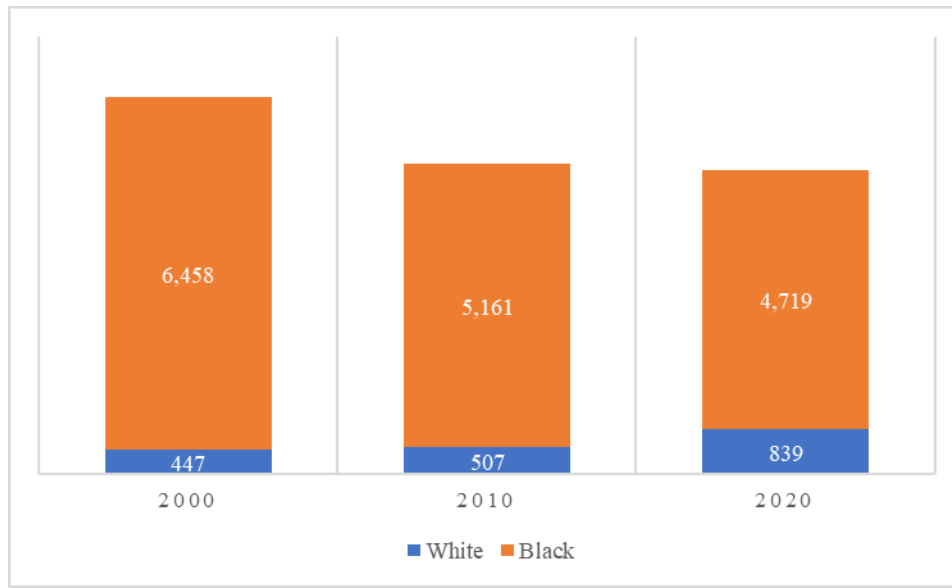


**Table 3.4: Racial Composition in the West End, 2000 to 2020**

<b>Racial Group</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>% Change, 2000 to 2020</b>
White				<b>87.7% increase</b>
Count	447	507	839	
% of Neighborhood	6.3%	8.7%	13.9%	
Black				<b>26.9% decrease</b>
Count	6,458	5,161	4,719	
% of Neighborhood	91.5%	88.7%	78.3%	

*Note:* %White and %Black of the neighborhood are the percent of the population as compared to the overall population

**Figure 3.4: Racial Composition in the West End, 2000 to 2020**

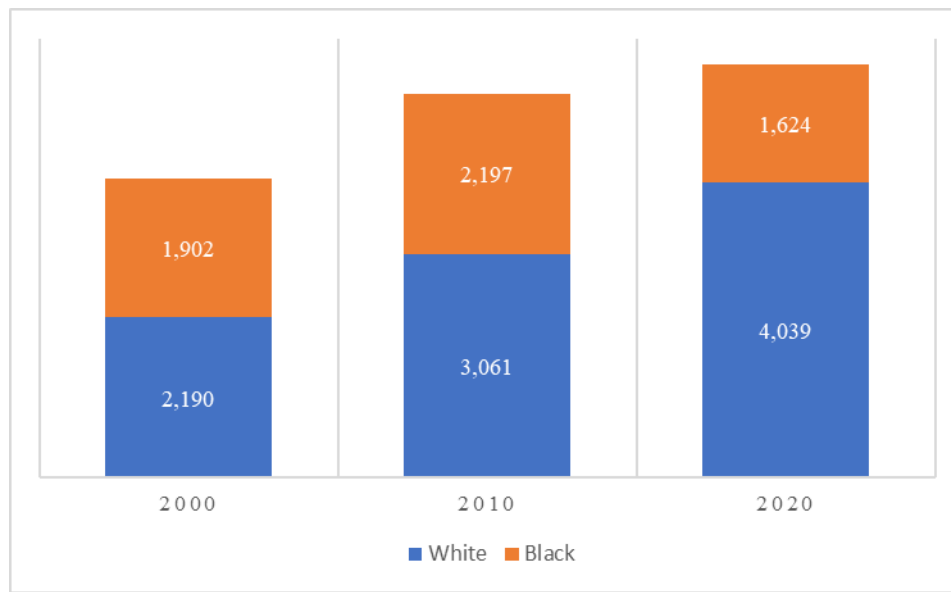


**Table 3.5: Racial Composition in the Central Business District, 2000 to 2020**

<b>Racial Group</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>% Change, 2000 to 2020</b>
White				<b>84.4% increase</b>
Count	2,190	3,061	4,039	
% of Neighborhood	50.9%	54.1%	60.9%	
Black				<b>14.6% decrease</b>
Count	1,902	2,197	1,624	
% of Neighborhood	44.2%	38.8%	24.5%	

*Note:* %White and %Black of the neighborhood are the percent of the population as compared to the overall population

**Figure 3.5: Racial Composition in the Central Business District, 2000 to 2020**

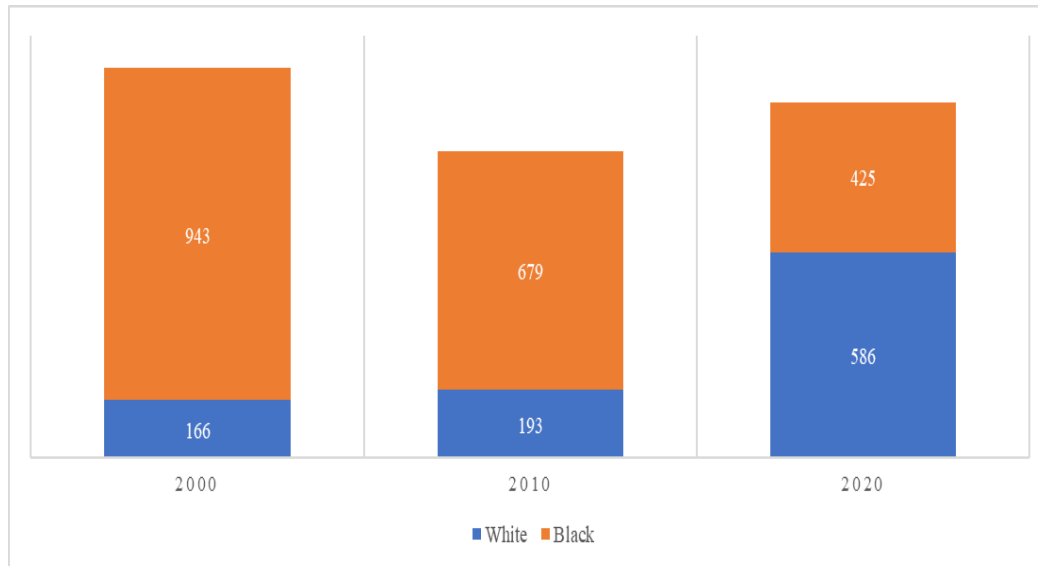


**Table 3.6: Racial Composition in Pendleton, 2000 to 2020**

<b>Racial Group</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>% Change, 2000 to 2020</b>
White				<b>253% increase</b>
Count	166	193	586	
% of Neighborhood	14.6%	21.4%	53.9%	
Black				<b>54.9% decrease</b>
Count	943	679	425	
% of Neighborhood	82.7%	75.4%	39.1%	

*Note: %White and %Black of the neighborhood are the percent of the population as compared to the overall population*

**Figure 3.6: Racial Composition in Pendleton, 2000 to 2020**



#### 4. Evaluation of Demographic Change and Housing Affordability Against the 2002 Comprehensive Plan

Two key recommendations of the 2002 Comprehensive Plan<sup>9</sup> were to (1) “encourage and welcome new investment at all income levels of the housing market and ensure the long-term sustainability of enough affordable housing to house current residents” and (2) “establish the Mixed Income Housing Model that provides for balanced housing opportunities.”

The purpose of these recommendations was to ensure the revitalization of Over-the-Rhine would not come at the cost of displacing long-term residents. Thus, assessing whether the model for an equitable housing stock set forth in the Comprehensive Plan has been met is critical to determining whether one of the goals of the Comprehensive Plan have been achieved. The Comprehensive Plan projected there would be an increase in the number of residents in Over-the-Rhine to 8,051 in 2004 and that the neighborhood had a housing capacity of 7,250 units that could house a population of 15,025 residents<sup>10</sup>. As of 2019, both projections have not been met as Over-the-Rhine has seen a steady decline in population and occupiable housing units.

Furthermore, the percentage of housing units for households in the bottom two AMI thresholds has not met any of the benchmarks set forth in the Comprehensive Plan and there has still been a continuous decline in Black residents. One important fact to note is that most Black households in Over-the-Rhine had incomes in the bottom two AMI thresholds. Thus, the reduction in the percentage of housing opportunities affordable for people in the bottom two AMI thresholds has likely negatively impacted Black residents.<sup>11</sup>

**Table 4.1: Population and Housing Unit Projections**

Comprehensive Plan Projections	Population	Housing Units
Comprehensive Plan Projections	15,025	7,250
Current Status Based on 2015-2019 ACS	6,710	3,069

Table 4.2 shows the current housing stock compared to the housing benchmarks outlined in the 2002 Comprehensive Plan, these results should be interpreted with the understanding that the plan expected an increase in housing units and population as Over-the-Rhine’s housing stock changed to meet the plan’s benchmarks. Although some benchmarks in the Comprehensive Plan have been reached, there are fewer units available at each income level than projected in the Comprehensive Plan. Table 4.3 shows how many housing units are available per AMI category,

<sup>9</sup> It is important to reiterate that the housing goals in the Comprehensive Plan are applicable to only Over-the-Rhine and shouldn’t be interpreted as recommendations for improving the other neighborhoods in this study.

<sup>10</sup> The Comprehensive Plan projection of 7,250 habitable units was based on the existing number of habitable units, the renovation of vacant buildings, creation of new units, and the conversion of larger commercial buildings for residential use.

<sup>11</sup> It should be reiterated that data on the Area Median Income is collected the Department of Housing and Urban Development and not the Census Bureau or the American Community Survey.

as well as how many units are needed to meet the projections outlined in the Comprehensive Plan.<sup>12</sup>

**Table 4.2: Current Affordable Housing Supply in Over-the-Rhine by Cincinnati Area Median Income**

<b>Current Housing Stock</b>	<b>5-10 Years (2007-2011)</b>	<b>15-20 Years (2018-2022)</b>
<b>Area Median Income</b>	\$69,500	\$81,300
<b>Market Rate Housing</b>	Benchmark   Current Status	Benchmark   Current Status
Above 100% of AMI	20%   5.2%	25%   9.8%
61% to 100% of AMI	20%   13%	25%   25.8%
<b>Affordable Housing</b>	Benchmark   Current Status	Benchmark   Current Status
31% to 60% of AMI	35%   32.1%	25%   34.2%
Below 30% of AMI	25%   49.7%	25%   30.2%

*Note:* This is the percentage of units that were occupied and had accepted cash rent or a had mortgage. Data on the Area Median Income were collected from the Department of Housing and Urban Development not the Census Bureau. The Cincinnati Metropolitan Area is comprised of cities and counties in Ohio, Kentucky and Indiana.

**Table 4.3: Units Needed to Meet Projections in Comprehensive Plan**

<b>Over-the-Rhine</b>	<b>15-20 Years (2018-2022)</b>		
	Current Units	Projected Units	Units Needed
<b>Housing Units</b>	3,069	7,250	4,181
<b>Market Rate Housing</b>			
Above 100% of AMI	307	1812.5	1,505.5
61% to 100% of AMI	782	1812.5	1,030.5
<b>Affordable Housing</b>			
31% to 60% of AMI	1,053	1812.5	759.5
Below 30% of AMI	927	1812.5	885.5

<sup>12</sup> Pendleton is included as a part of Over-the-Rhine in these calculations.

**Table 4.4: Income Distribution of Households in Over-the-Rhine**

<b>Over-The-Rhine</b>	<b>2010</b>	<b>2019</b>
<b>Area Median Income</b>	\$69,500	\$81,300
Above 100% AMI	17.3%	31%
61% to 100% of AMI	7.5% (\$41,701 - \$69,499)	17.5% (\$48,781 - \$81,299)
31% to 60% of AMI	13.5% (\$20,851 - \$41,700)	14.5% (\$24,389 – \$48,780)
Below 30% of AMI	61.7% (Below \$20,850)	37% (Below \$24,390)

**Table 4.5: Income Distribution of White Households in Over-the-Rhine**

<b>Over-The-Rhine</b>	<b>2010</b>	<b>2019</b>
<b>Area Median Income</b>	\$69,500	\$81,300
Above 100% AMI	37.5%	50.1%
61% to 100% of AMI	19.3% (\$41,701 - \$69,499)	21.7% (\$48,781 - \$81,299)
31% to 60% of AMI	14.5% (\$20,851 - \$41,700)	10.3% (\$24,391 – \$48,780)
Below 30% of AMI	28.7% (Below \$20,850)	17.9% (Below \$24,390)



**Table 4.6: Income Distribution of Black Households in Over-the-Rhine**

<b>Over-The-Rhine</b>	<b>2010</b>	<b>2019</b>
<b>Area Median Income</b>	\$69,500	\$81,300
Above 100% AMI	8.3%	3.3%
61% to 100% of AMI	1.7% (\$41,701 - \$69,499)	13.8% (\$48,781 - \$81,299)
31% to 60% of AMI	11.7% (\$20,851 - \$41,700)	21.2% (\$24,319 – \$48,780)
Below 30% of AMI	78.3% (Below \$20,850)	61.7% (Below \$24,390)

## 5. Age of Householder

During periods of demographic transition, an important change that occurs is a shift in the age of householders. The Central Business District experienced an increase in the percentage of households headed by people between the ages of 15-34. Indicating the neighborhood has shifted from consisting of middle-aged and elderly families to young families from 2000 to 2019, with nearly half of all households headed by people under 35 years old.

Over-the-Rhine saw a 71.5% decrease in the number of households headed by householders aged 15-24 years old and a 44.8% increase in the number of householders that were 25-34 years old, while all other age groups except for householders aged 55-64 decreased. The West End experienced a small increase in households headed by 25–34-year olds and households headed by 55-64 year olds, with decreases in the population for all other household types. These changes indicate there has been a significant change in the age distribution of households for the Central Business District, but this change has been less pronounced for Over-the-Rhine and the West End.

**Table 5.1 Age of Householder in the Over-the-Rhine**

<b>Over-the-Rhine</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
15-24 Years	685	177	195	<b>71.5% decrease</b>
%15-24 Years	19.2%	9%	6.4%	
25-34 Years	825	576	1,195	<b>44.8% increase</b>
%25-34 Years	23.1%	29.3%	38.9%	
35-44 Years	788	416	483	<b>38.7% decrease</b>
%35-44 Years	22.1%	21.2%	15.7%	
45-54 Years	568	402	422	<b>25.7% decrease</b>
%45-54 Years	16%	20.5%	13.8%	
55-64 Years	379	274	492	<b>29.8% increase</b>
%55-64 Years	10.6%	14%	16%	
65 Years And Above	318	121	282	<b>11.3% decrease</b>
%65 Years And Above	8.9%	6.2%	9.2%	

*Note:* Percentages are by the number of occupied units

**Table 5.2 Age of Householder in the West End**

<b>West End</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
15-24 Years	368	202	76	<b>79.3% decrease</b>
%15-24 Years	11.6%	7.3%	2.6 %	
25-34 Years	644	551	700	<b>8.7% increase</b>
%25-34 Years	20.3%	19.8%	23.5%	
35-44 Years	668	422	437	<b>34.6% decrease</b>
%35-44 Years	21.1%	15.2%	14.6%	
45-54 Years	545	569	411	<b>24.6% decrease</b>
%45-54 Years	17.2%	20.5%	13.8%	
55-64 Years	402	562	736	<b>83.1% increase</b>
%55-64 Years	12.7%	20.2%	24.7%	
65 Years And Above	538	474	625	<b>16.2% increase</b>
%65 Years And Above	17%	17%	21%	

*Note:* Percentages are by the number of occupied units

**Table 5.3 Age of Householder in the Central Business District**

<b>Central Business Dist.</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
15-24 Years	202	178	461	<b>128.2% increase</b>
%15-24 Years	8.7%	7.2%	13.8%	
25-34 Years	503	806	1,159	<b>130.4% increase</b>
%25-34 Years	21.6%	32.7%	34.8%	
35-44 Years	430	316	442	<b>2.8% increase</b>
%35-44 Years	18.5%	12.8%	13.3%	
45-54 Years	455	441	443	<b>2.6% decrease</b>
%45-54 Years	19.5%	17.9%	13.3%	
55-64 Years	316	304	399	<b>26.3% increase</b>
%55-64 Years	13.6%	12.3%	12%	
65 Years And Above	424	420	429	<b>1.2% increase</b>
%65 Years And Above	18.1%	17.1%	12.8%	

*Note:* Percentages are by the number of occupied units

**Table 5.4 Age of Householder in Pendleton**

<b>Pendleton</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
15-24 Years	110	5	40	<b>63.6% decrease</b>
%15-24 Years	22.3%	1.4%	7%	
25-34 Years	129	99	293	<b>127.1% increase</b>
%25-34 Years	26.2%	26.9%	51.3%	
35-44 Years	114	95	86	<b>24.6% decrease</b>
%35-44 Years	23.1%	25.8%	15.1%	
45-54 Years	69	65	37	<b>46.4% decrease</b>
%45-54 Years	14%	17.7%	6.5%	
55-64 Years	38	69	70	<b>84.2% increase</b>
%55-64 Years	7.7%	18.7%	12.3%	
65 Years And Above	33	35	45	<b>36.4% increase</b>
%65 Years And Above	6.7%	9.5%	7.9%	

*Note:* Percentages are by the number of occupied units

## 6. Household Size

The West End experienced a reduction in the percentage of 3-person households and an increase in 1-person and 2-person households. As a result, this community has become less oriented toward large families and instead more oriented toward adults without children or other household members.

**Table 6.1 Household Size in Over-the-Rhine**

<b>Over-the-Rhine</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
1-person Household	1,958	1,047	1,593	<b>18.6% decrease</b>
%1-person Household	54.9%	53.3%	51.9%	
2-person Household	759	401	826	<b>8.8% increase</b>
%2-person Household	21.3%	20.4%	26.9%	
3-person Household	401	287	392	<b>2.2% decrease</b>
%3-person Household	11.3%	14.6%	12.8%	
4-person Household	225	145	183	<b>18.7% decrease</b>
%4-person Household	6.3%	7.4%	6%	
5+-person Household	220	86	75	<b>65.9% decrease</b>
%5-person Household	6.2%	4.4%	2.4%	

**Table 6.2 Household Size in the West End**

<b>West End</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
1-person Household	1,454	1,488	1,556	<b>7% increase</b>
%1-person Household	45.9%	53.5%	52.1%	
2-person Household	715	685	890	<b>24.5% increase</b>
%2-person Household	22.6%	24.6%	29.8%	
3-person Household	440	395	146	<b>66.8% decrease</b>
%3-person Household	13.9%	14.2%	4.9%	
4-person Household	299	190	214	<b>28.4% decrease</b>
%4-person Household	9.5%	6.8%	7.2%	
5+-person Household	258	22	179	<b>30.6% decrease</b>
%5-person Household	8.2%	0.8%	6%	

**Table 6.3 Household Size in the Central Business District**

<b>Central Business Dist.</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
1-person Household	1,859	1,758	2,355	<b>26.7% increase</b>
%1-person Household	79.8%	71.3%	70.7%	
2-person Household	384	600	866	<b>125.5% increase</b>
%2-person Household	16.5%	24.3%	26%	
3-person Household	58	80	74	<b>27.6% increase</b>
%3-person Household	2.5%	3.3%	2.2%	
4-person Household	19	16	26	<b>36.8% increase</b>
%4-person Household	0.8%	0.7%	0.8%	
5+-person Household	10	11	12	<b>20% increase</b>
%5-person Household	0.4%	0.5%	0.4%	

**Table 6.4 Household Size in Pendleton**

<b>Pendleton</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
1-person Household	191	161	266	<b>39.2% increase</b>
%1-person Household	38.7%	43.8%	46.6%	
2-person Household	123	55	175	<b>42.3% increase</b>
%2-person Household	24.9%	15%	30.7%	
3-person Household	91	80	99	<b>8.8% increase</b>
%3-person Household	18.4%	21.7%	17.3%	
4-person Household	43	27	22	<b>48.8% decrease</b>
%4-person Household	8.7%	7.3%	3.9%	
5+-person Household	45	45	9	<b>80% decrease</b>
%5-person Household	9.1%	12.2%	1.6%	

## 7. Race, Income, and Poverty by Race

Since 2000 there has been an increase in median household income across all neighborhoods for both White and Black residents, however, this increase has been far larger for White residents. For example, in Over-the-Rhine, the median household income for Whites increased from \$18,405 in 2000 to \$80,190 in 2019, an increase of 335.7%. While the Black median household income increased from \$8,791 to \$18,591 in 2019, an increase of 111.5%. This indicates that while White and Black household income have grown, racial income inequality has worsened since the income gap between White and Black household income has increased.

To demonstrate this increase in racial inequality I have created a table measuring the ratio of White median household income to Black median household income. For example, if this ratio increases from 2 to 4 from 2000 to 2019 then it indicates that White households went from having twice the income of Black residents to having four times the income of Black residents. Table 7.7 highlights all four neighborhoods saw an increase in racial income inequality from 2000 to 2019 with Over-the-Rhine, Pendleton, and the Central Business District seeing racial income inequality more than double. This indicates that in addition to changes in their population and housing stock, these communities have also become more racially unequal over the past couple of decades.

Another consistent trend that has occurred across all neighborhoods is a drop in the population living below the poverty line. Over-the-Rhine and Pendleton experienced a 49.5% and 12% reduction in the number of people living below the poverty line between 2000 and 2019. For the purposes of this report poverty is defined for families and unrelated individuals and uses the federal government's official poverty definition. Counts of individuals under the poverty line include all people except institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old.

**Table 7.1 Median Household Income**

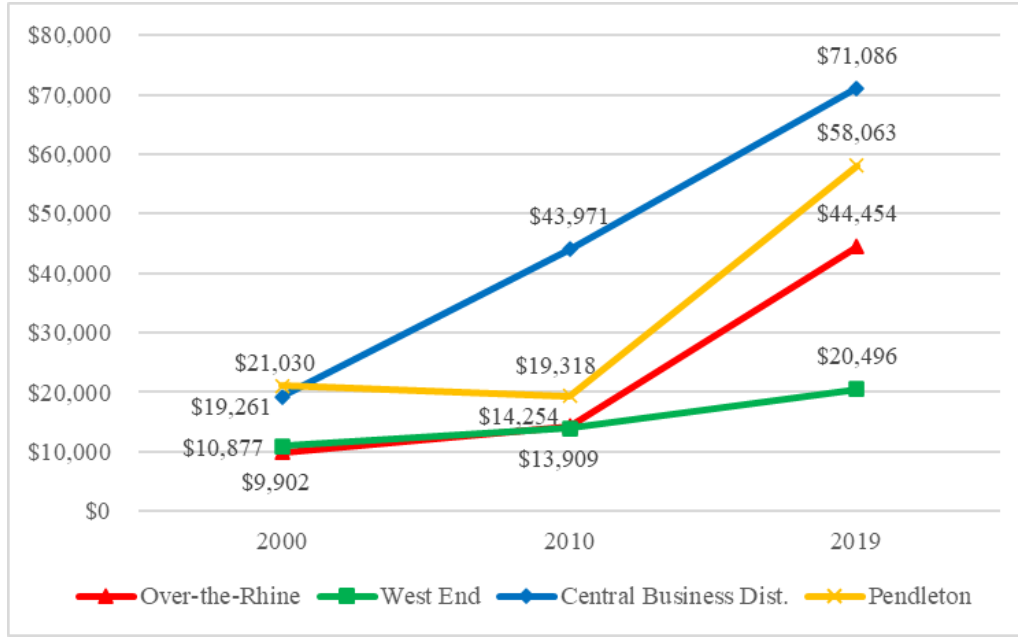
<b>Median Household Income</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>Income Growth, 2000 to 2019</b>
Over-the-Rhine	\$9,902	\$14,254	\$44,454	<b>348.9% increase</b>
West End	\$10,877	\$13,909	\$20,496	<b>88.4% increase</b>
Central Business District	\$19,261	\$43,971	\$71,086	<b>269.1% increase</b>
Pendleton	\$21,030	\$19,318	\$58,063	<b>176.1% increase</b>

**Table 7.2 Median Household Income (Adjusted for Inflation to 2019 Dollars)**

<b>Median Household Income</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>Income Growth, 2000 to 2019</b>
Over-the-Rhine	\$15,243	\$15,901	\$44,454	<b>191.6% increase</b>
West End	\$16,743	\$15,516	\$20,496	<b>22.4% increase</b>
Central Business District	\$29,647	\$49,052	\$71,086	<b>139.8% increase</b>
Pendleton	\$32,370	\$21,550	\$58,063	<b>79.4% increase</b>



**Figure 3.1 Median Household Income**



**Table 7.3 White Median Household Income**

Neighborhood Area	2000	2010	2019	Income Growth, 2000 to 2019
Over-the-Rhine	\$18,405	\$51,848	\$80,190	335.7% increase
West End	\$38,030	\$65,071	\$85,224	124.1% increase
Central Business District	\$30,235	\$57,911	\$87,362	188.9% increase
Pendleton	\$28,575	\$37,708	\$78,333	174.1% increase

**Table 7.4 White Median Household Income (Adjusted for Inflation to 2019 Dollars)**

Neighborhood Area	2000	2010	2019	Income Growth, 2000 to 2019
Over-the-Rhine	\$28,330	\$57,839	\$80,190	183.1% increase
West End	\$58,538	\$72,590	\$85,224	45.6% increase
Central Business District	\$46,540	\$64,603	\$87,362	87.7% increase
Pendleton	\$43,984	\$42,065	\$78,333	78.1% increase

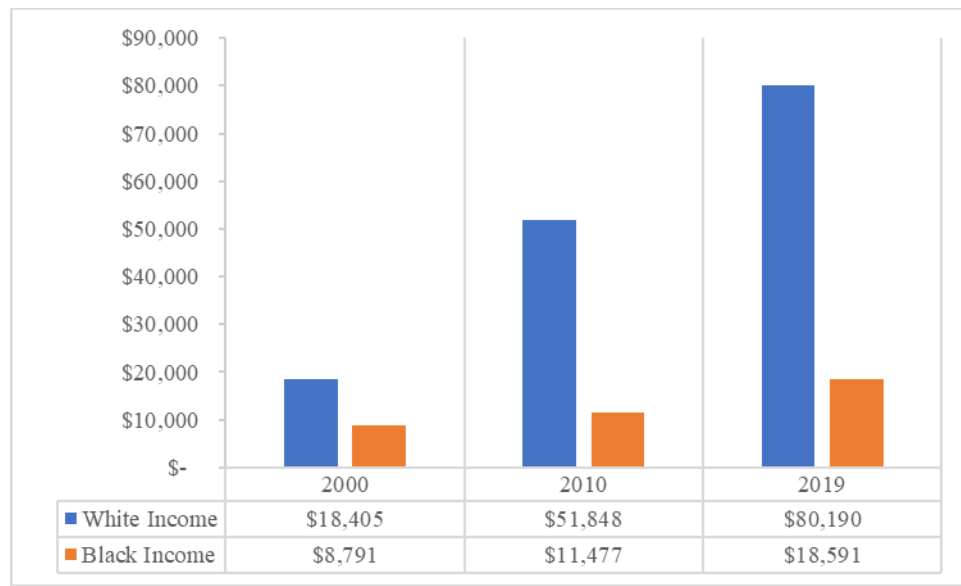
**Table 7.5 Black Median Household Income**

Neighborhood Area	2000	2010	2019	Income Growth, 2000 to 2019
Over-the-Rhine	\$8,791	\$11,477	\$18,591	111.5% increase
West End	\$10,036	\$12,696	\$18,243	81.8% increase
Central Business District	\$8,409	\$9,521	\$11,310	34.5% increase
Pendleton	\$19,274	\$18,295	\$16,042	16.8% decrease

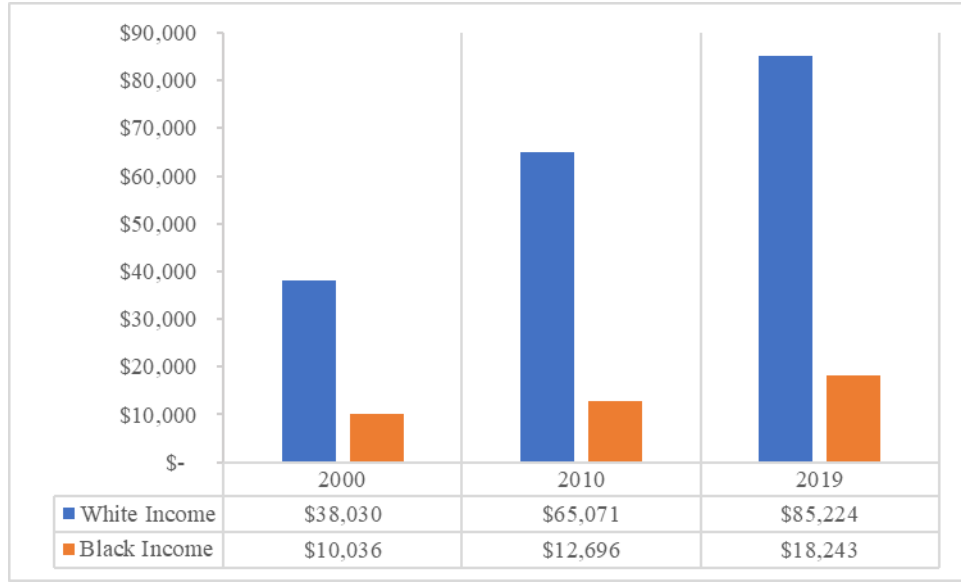
**Table 7.6 Black Median Household Income (Adjusted for Inflation to 2019 Dollars)**

Neighborhood Area	2000	2010	2019	Income Growth, 2000 to 2019
Over-the-Rhine	\$13,532	\$12,803	\$18,591	37.4% increase
West End	\$15,448	\$14,163	\$18,243	18.1% increase
Central Business District	\$12,944	\$10,621	\$11,310	12.6% decrease
Pendleton	\$29,667	\$20,409	\$16,042	45.9% decrease

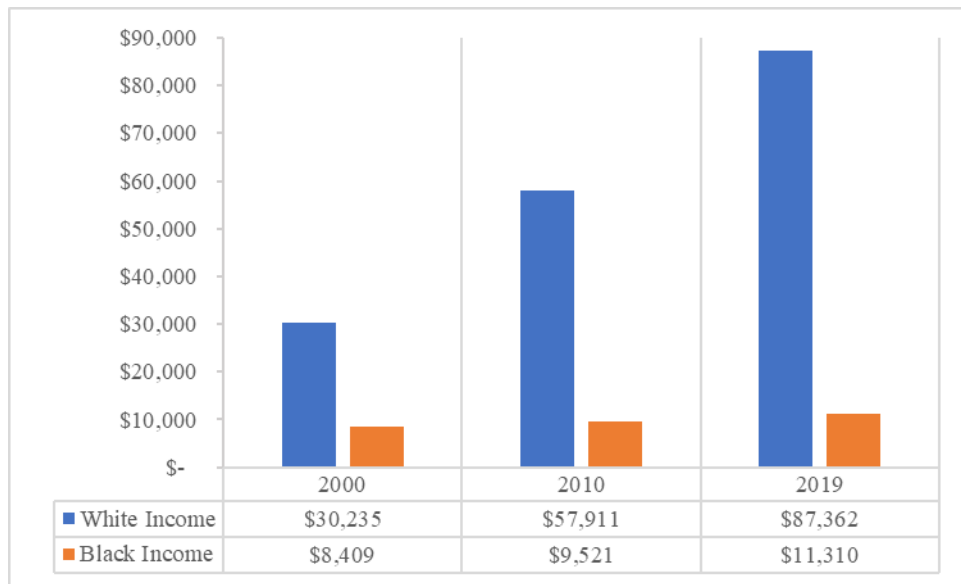
**Figure 3.2 Median Household Income by Race in Over-the-Rhine**



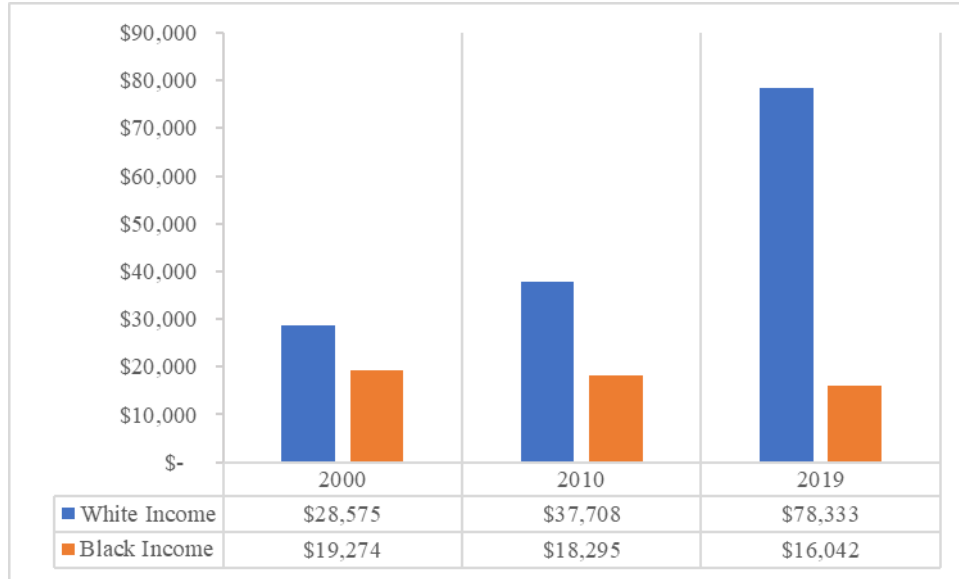
**Figure 3.3 Median Household Income by Race in the West End**



**Figure 3.4 Median Household Income by Race in the Central Business District**



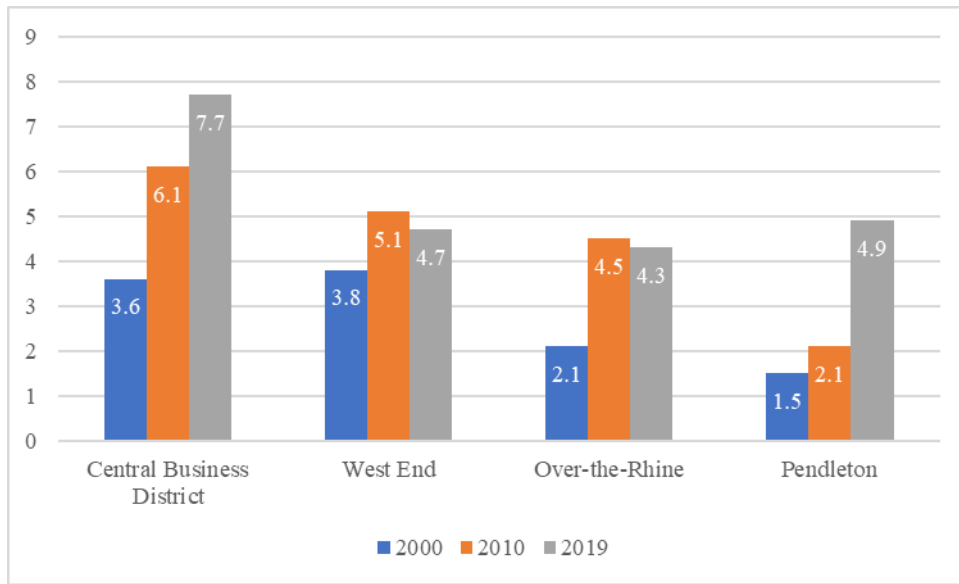
**Figure 3.5 Median Household Income by Race in Pendleton**



**Table 7.7 Ratio of White-Black Inequality**

Racial Inequality Index	2000	2010	2019	Growth in Racial Inequality
Over-the-Rhine	2.1	4.5	4.3	104.8% increase
West End	3.8	5.1	4.7	23.7% increase
Central Business District	3.6	6.1	7.7	114.9% increase
Pendleton	1.5	2.1	4.9	226.7% increase

**Figure 3.6 Ratio of White to Black Income**



**Table 7.8 Population in Poverty**

<b>Population in Poverty</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Over-the-Rhine % in Poverty	4,316 56.1%	2,289 53.8%	2,180 34.8%	<b>49.5% decrease</b>
West End % in Poverty	3,728 54.6%	2,547 49.3%	2,660 44.9%	<b>28.6% decrease</b>
Central Business District % in Poverty	1,003 32.3%	877 25%	796 17.6%	<b>20.6% decrease</b>
Pendleton % in Poverty	450 36.6%	405 47.1%	396 36.6%	<b>12% decrease</b>

*Note:* Counts are by Population for whom Poverty Status is Determined<sup>13</sup>

<sup>13</sup> Counts of individuals in poverty include all people except institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old.

**Table 7.9 Poverty by Race**

<b>Over-the-Rhine</b>		<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
White	Count	445	472	560	<b>25.8% increase</b>
	% White	28.6%	32.7%	17.9%	
Black	Count	3,751	1,584	1,509	<b>59.8% decrease</b>
	% Black	63.2%	61.9%	53.7%	
<b>West End</b>		<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
White	Count	128	96	175	<b>36.7% increase</b>
	% White	30.1%	19.9%	15%	
Black	Count	3,516	2,418	2,399	<b>31.8% decrease</b>
	% Black	56.4%	53.7%	51.8%	
<b>Central Business Dist.</b>		<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
White	Count	322	355	226	<b>29.8% decrease</b>
	% White	17.2%	15.2%	7.5%	
Black	Count	600	488	527	<b>12.2% decrease</b>
	% Black	57.4%	56.6%	50.1%	
<b>Pendleton</b>		<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
White	Count	17	68	66	<b>288.2% increase</b>
	% White	8.4%	51.9%	11.6%	
Black	Count	414	335	330	<b>20.3% decrease</b>
	% Black	41.2%	46.1%	70.1%	

*Note:* Counts are by Population for whom Poverty Status is Determined

## **8. Housing Supply for Renters and Owners**

Over the last 20 years, housing affordability has become one of the most pressing issues facing low-income residents in these communities. This section examines the changes in housing supply for renters and owners that are available to long-term residents and newcomers in these communities.

Over-the-Rhine and the West End have seen a 6.7% and 14.5% decline in the total number of available housing units while the Central Business District saw an increase of 34.2% in total housing units. Across all neighborhoods, there has been a significant increase in the number of owner-occupied units available to residents, Over-the-Rhine and the Central Business District saw a 464% and 802% increase in the number of owner-occupied units respectively. While at the same time there has been a decrease in the number of units available to renters, with Over-the-Rhine and the West End seeing a 33.4% and 11.9% decrease in the available units to renters respectively.

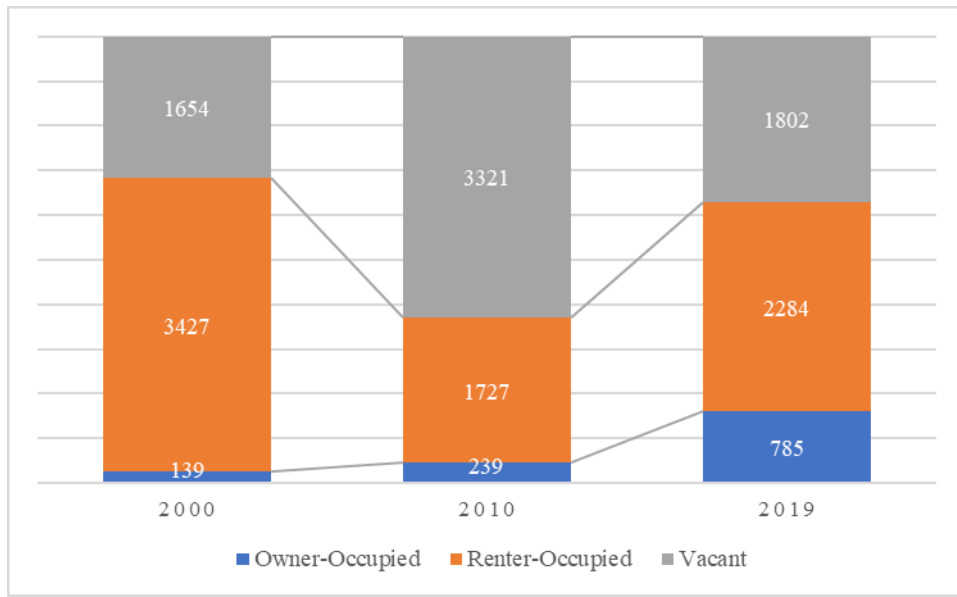
These findings indicate that there are fewer opportunities for renters to live in Over-the-Rhine and the West End and more opportunities for homeowners to reside in these communities. The Central Business District saw an increase in all types of housing units available for residents, although the supply for owner-occupied units has grown faster than the growth in renter-occupied units showing a shift in housing supply geared more towards homeowners rather than renters.



**Table 8.1 Housing Supply in Over-the-Rhine**

<b>Over-the-Rhine</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Owner-Occupied	139	239	785	<b>464.7% increase</b>
% Owner-Occupied	3.9%	12.2%	25.6%	
Renter-Occupied	3,427	1,727	2,284	<b>33.4% decrease</b>
% Renter-Occupied	96.1%	87.8%	74.4%	
Vacant	1,654	3,321	1,802	<b>8.9% increase</b>
Total Housing Units	5220	5287	4871	<b>6.7% decrease</b>

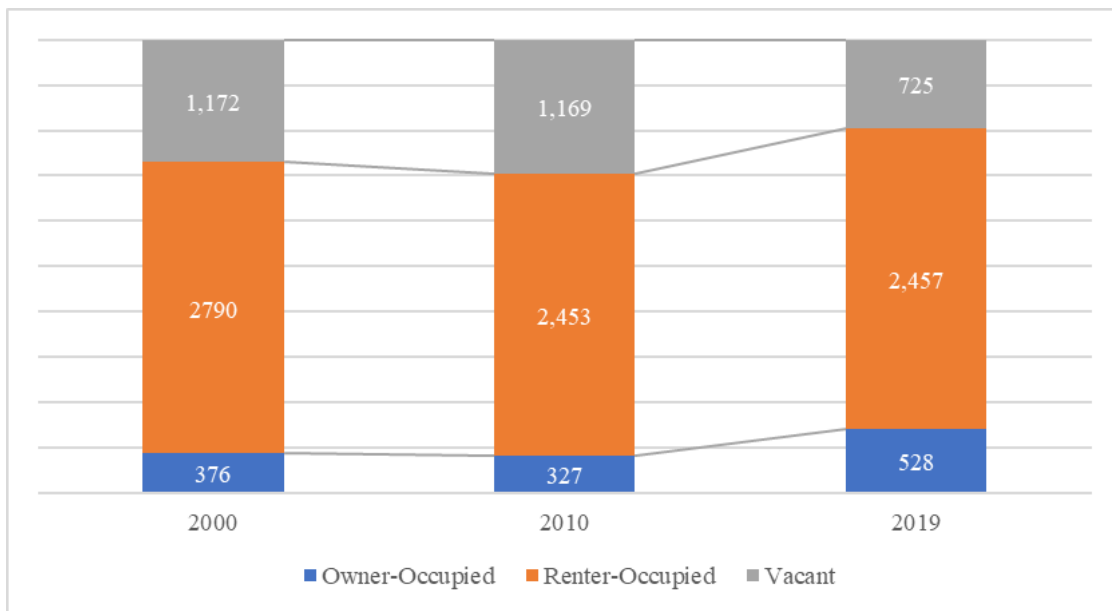
**Figure 4.1 Housing Supply in Over-the-Rhine**



**Table 8.2 Housing Supply in the West End**

<b>West End</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Owner-Occupied	376	327	528	<b>40.4% increase</b>
% Owner-Occupied	11.9%	11.8%	17.7%	
Renter-Occupied	2790	2,453	2,457	<b>11.9% decrease</b>
% Renter-Occupied	88.1%	88.2%	82.3%	
Vacant	1,172	1,169	725	<b>38.1% decrease</b>
Total Housing Units	4340	3949	3710	<b>14.5% decrease</b>

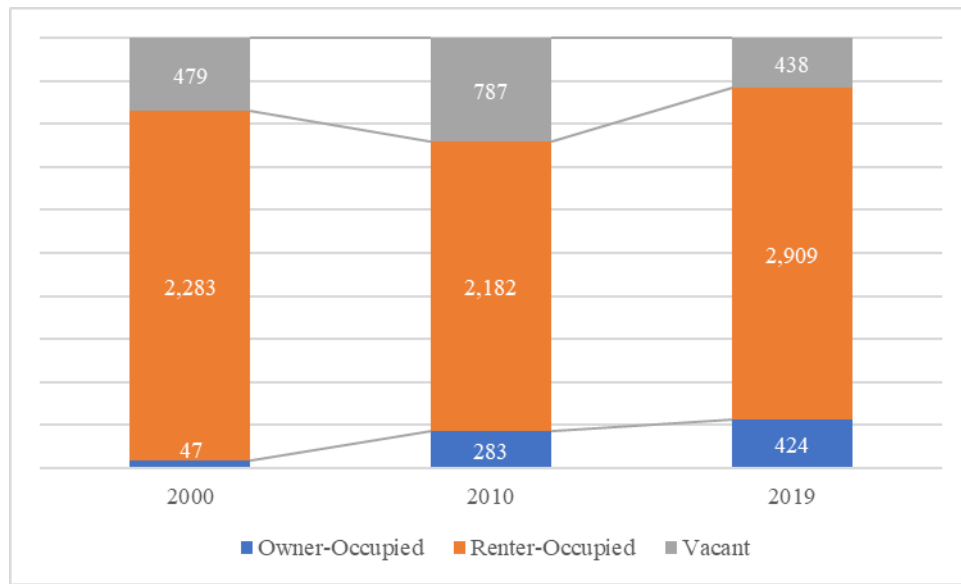
**Figure 4.2 Housing Supply in the West End**



**Table 8.3 Housing Supply in the Central Business District**

<b>Central Business Dist.</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Owner-Occupied	47	283	424	<b>802.1% increase</b>
% Owner-Occupied	2%	11.5%	12.7%	
Renter-Occupied	2,283	2,182	2,909	<b>27.4% increase</b>
% Renter-Occupied	98%	88.5%	87.3%	
Vacant	479	787	438	<b>8.6% decrease</b>
Total Housing Units	2809	3252	3771	<b>34.2% increase</b>

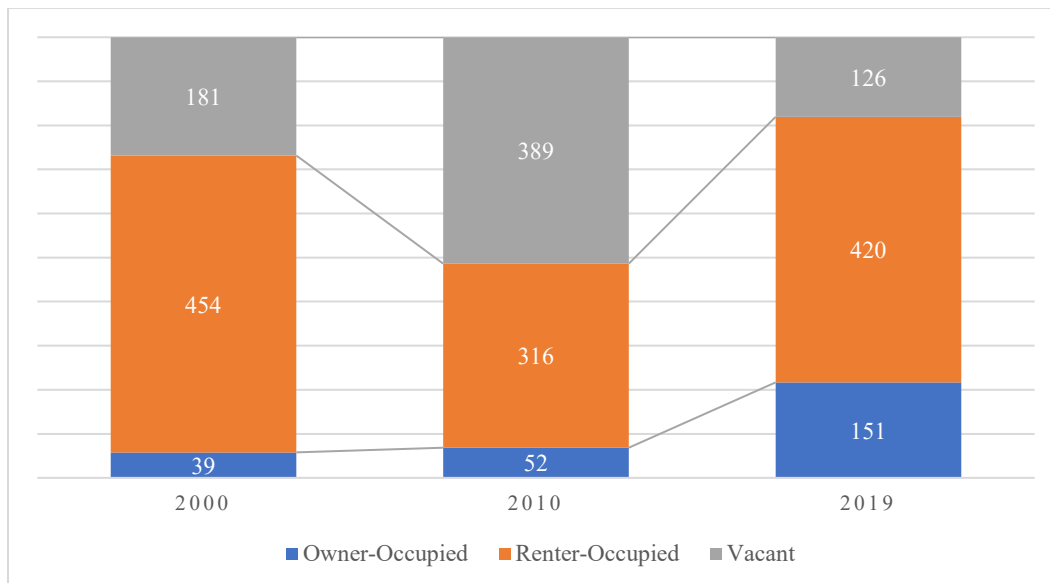
**Figure 4.3 Housing Supply in the Central Business District**



**Table 8.4 Housing Supply in Pendleton**

<b>Pendleton</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Owner-Occupied	39	52	151	<b>287.2% increase</b>
% Owner-Occupied	7.9%	14.1%	26.4%	
Renter-Occupied	454	316	420	<b>7.5% decrease</b>
% Renter-Occupied	92.1%	85.9%	73.6%	
Vacant	181	389	126	<b>30.4% decrease</b>
Total Housing Units	674	757	697	<b>3.4% increase</b>

**Figure 4.4. Housing Supply in Pendleton**



**Table 8.5 Median Home Value for Owner Occupied Units**

<b>Neighborhood Area</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Over-the-Rhine	\$93,205	\$210,494	\$302,550	<b>224.6% increase</b>
West End	\$84,615	\$157,612	\$159,067	<b>88% increase</b>
Central Business District	\$218,097	\$300,422	\$354,595	<b>62.6% increase</b>
Pendleton	\$147,169	\$286,100	\$262,500	<b>78.4% increase</b>

**Table 8.6 Median Home Value for Owner Occupied Units (Adjusted for Inflation to 2019 Dollars)**

<b>Neighborhood Area</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Over-the-Rhine	\$138,757	\$234,818	\$302,550	<b>118% increase</b>
West End	\$125,969	\$175,825	\$159,067	<b>26.3% increase</b>
Central Business District	\$324,689	\$335,137	\$354,595	<b>9.2% increase</b>
Pendleton	\$219,096	\$319,160	\$262,500	<b>19.8% increase</b>

**Table 8.7 Median Household Income for Renters**

<b>Neighborhood Area</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Over-the-Rhine	\$13,299	\$24,941	<b>87.5% increase</b>
West End	\$12,864	\$17,594	<b>36.8% increase</b>
Central Business District	\$38,884	\$62,584	<b>61% increase</b>
Pendleton	\$15,250	\$44,773	<b>193.6% increase</b>

Note: Income is in nominal dollars

**Table 8.8 Median Household Income for Renters (Adjusted for Inflation to 2019 Dollars)**

<b>Neighborhood Area</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Over-the-Rhine	\$14,836	\$24,941	<b>68.1% increase</b>
West End	\$14,351	\$17,594	<b>22.6% increase</b>
Central Business District	\$43,377	\$62,584	<b>44.3% increase</b>
Pendleton	\$17,012	\$44,773	<b>163.2% increase</b>

## 9. Housing Price

In conjunction with changes in the number of available units to renters, there has been an increase in the home value and median gross rent in each neighborhood. Over-the-Rhine saw the largest increase in rent growing from \$251 in 2000 to \$733 in 2019, an increase of over 190%. Even when adjusting for inflation each neighborhood saw an increase in median gross rent, with the median gross rent in Over-the-Rhine and the Central Business District increasing by 96% and 91.5%.

Tables 9.7 to 9.10 compare the growth in median gross rent with the growth in incomes for White and Black households. It is evident that the growth in income for White households has been greater than the growth in median gross rent, however, the growth in income for Black households has fallen behind the growth in median gross rent.

Understanding changes in housing prices is essential to understanding the changes that have occurred in these neighborhoods over the last couple of decades. The Fair Market Rent is the estimate of the 40th percentile gross rent for standard quality units in a metropolitan area. The tables below of Fair Market Rent show the change in the price of Fair Market Rent and the minimum income needed to afford a unit in Cincinnati from 2002 to 2019.

**Table 9.1 Fair Market Rent**

<b>Fair Market Rent</b>	<b>2002</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2002 to 2019</b>
Studio	\$335	\$473	\$584	<b>74.3% increase</b>
One-Bedroom	\$430	\$560	\$670	<b>55.8% increase</b>
Two-Bedroom	\$576	\$726	\$884	<b>53.5% increase</b>
Three-Bedroom	\$772	\$972	\$1,223	<b>58.4% increase</b>
Four-Bedroom	\$834	\$1,009	\$1,414	<b>69.5% increase</b>

*Note:* Data on Fair Market Rent were collected from the Department of Housing Urban Development

**Table 9.2 Fair Market Rent (Adjusted for Inflation to 2019 Dollars)**

<b>Fair Market Rent</b>	<b>2002</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2002 to 2019</b>
Studio	\$476	\$549	\$584	<b>22.7% increase</b>
One-Bedroom	\$611	\$650	\$670	<b>9.7% increase</b>
Two-Bedroom	\$818	\$843	\$884	<b>8.1% increase</b>
Three-Bedroom	\$1,097	\$1,129	\$1,223	<b>11.5% increase</b>
Four-Bedroom	\$1,185	\$1,172	\$1,414	<b>19.3% increase</b>

*Note:* Data on Fair Market Rent were collected from the Department of Housing Urban Development. The adjusted numbers were calculated using the Bureau of Labor Statistics CPI inflation calculator which is slightly different than the CPI calculator used by Social Explorer

**Table 9.3 Income to Meet Housing Affordability Threshold**

<b>Income Threshold</b>	<b>2002</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2002 to 2019</b>
Studio	\$13,400	\$18,920	\$23,360	<b>74.3% increase</b>
One-Bedroom	\$17,200	\$22,400	\$26,800	<b>55.8% increase</b>
Two-Bedroom	\$23,040	\$29,040	\$35,360	<b>53.5% increase</b>
Three-Bedroom	\$30,880	\$38,880	\$48,920	<b>58.4% increase</b>
Four-Bedroom	\$33,360	\$40,360	\$56,560	<b>69.5% increase</b>

*Note:* A unit is considered affordable if it is less than 30% of a resident's annual income

**Table 9.4 Income to Meet Housing Affordability Threshold (Adjusted to 2019 Dollars)**

<b>Income Threshold</b>	<b>2002</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2002 to 2019</b>
Studio	\$19,045	\$21,978	\$23,360	<b>22.7% increase</b>
One-Bedroom	\$24,446	\$26,020	\$26,800	<b>9.6% increase</b>
Two-Bedroom	\$32,746	\$33,733	\$35,360	<b>8% increase</b>
Three-Bedroom	\$43,889	\$45,164	\$48,920	<b>11.5% increase</b>
Four-Bedroom	\$47,414	\$46,883	\$56,560	<b>19.3% increase</b>

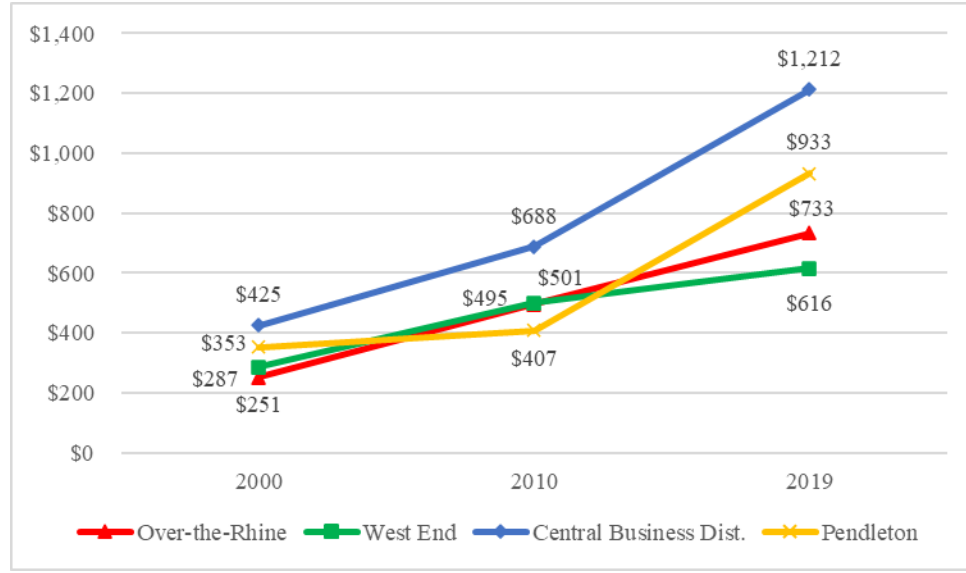
*Note:* A unit is considered affordable if it is less than 30% of a resident's annual income

**Table 9.5 Median Gross Rent**

<b>Neighborhood Area</b>	<b>2000</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Over-the-Rhine	\$251	\$495	\$733	<b>192% increase</b>
West End	\$287	\$501	\$616	<b>114.6% increase</b>
Central Business Dist.	\$425	\$688	\$1,212	<b>185.2% increase</b>
Pendleton	\$353	\$407	\$933	<b>164.3% increase</b>

*Note:* Gross Rent includes the average monthly cost of utilities such as water and sewer, gas, electricity, and fuel.

**Figure 5.1 Median Gross Rent by Neighborhood**



**Table 9.6 Median Gross Rent (Adjusted for Inflation to 2019 Dollars)**

Neighborhood Area	2000	2010	2019	% Change, 2000 to 2019
Over-the-Rhine	\$374	\$552	\$733	96% increase
West End	\$428	\$559	\$616	43.9% increase
Central Business Dist.	\$633	\$768	\$1,212	91.5% increase
Pendleton	\$526	\$454	\$933	77.4% increase

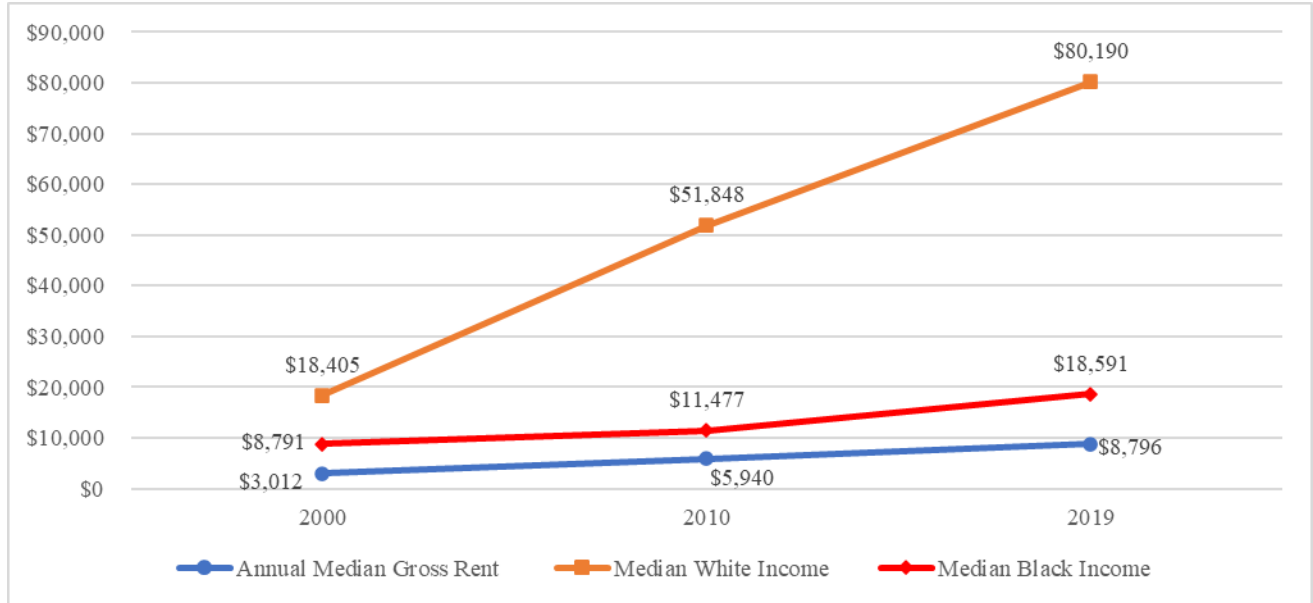
**Table 9.7 Growth in Rent Compared to Income in Over-the-Rhine**

Neighborhood Area	2000	2010	2019	% Change, 2000 to 2019
Annual Median Gross Rent	\$3,012	\$5,940	\$8,796	192% increase
Median White Income	\$18,405	\$51,848	\$80,190	335.7% increase
Median Black Income	\$8,791	\$11,477	\$18,591	111.5% increase

*Note:* Annual median gross rent is calculated by multiplying the median gross rent by month by 12 months.



**Figure 5.2 Median Gross Rent Compared to Income for Over-the-Rhine**



**Table 9.8 Growth in Rent Compared to Income in the West End**

Neighborhood Area	2000	2010	2019	% Change, 2000 to 2019
Annual Median Gross Rent	\$3,444	\$6,012	\$7,392	114.6% increase
Median White Income	\$38,030	\$65,071	\$85,224	124.1% increase
Median Black Income	\$10,036	\$12,696	\$18,243	81.8% increase

*Note:* Annual median gross rent is calculated by multiplying the median gross rent by month by 12 months.

**Table 9.9 Growth in Rent Compared to Income in the Central Business District**

Neighborhood Area	2000	2010	2019	% Change, 2000 to 2019
Annual Median Gross Rent	\$5,100	\$8,256	\$14,544	185.2% increase
Median White Income	\$30,235	\$57,911	\$87,362	188.9% increase
Median Black Income	\$8,409	\$9,521	\$11,310	34.5% increase

**Table 9.10 Growth in Rent Compared to Income in Pendleton**

Neighborhood Area	2000	2010	2019	% Change, 2000 to 2019
Annual Median Gross Rent	\$4,236	\$4,884	\$11,196	164.3% increase
Median White Income	\$28,575	\$37,708	\$78,333	174.1% increase
Median Black Income	\$19,274	\$18,295	\$16,042	16.8% decrease

**Table 9.11 Supply of Units by Rent in Over-the-Rhine**

<b>Over-The-Rhine</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Less than \$300	450	508	<b>12.9% increase</b>
% Less than \$300	27.2%	22.7%	
\$300 to \$599	625	336	<b>46.2% decrease</b>
% 300 to \$599	37.8%	15%	
\$600 to \$799	228	347	<b>52.2% increase</b>
% 600 to \$799	13.8%	15.5%	
\$800 to \$999	144	258	<b>79.2% increase</b>
% 800 to \$999	8.7%	11.5%	
\$1,000 to \$1,249	140	313	<b>123.6% increase</b>
% 1,000 to \$1,249	8.5%	14%	
\$1,250 to \$1,499	38	172	<b>352.6% increase</b>
% 1,250 to \$1,499	2.3%	7.7%	
\$1,500 to \$1,999	27	238	<b>781.5% increase</b>
% 1,500 to \$1,999	1.6%	10.6%	
\$2,000 or More	0	71	<b>N/A</b>
% 2,000 or More	0%	3.2%	

**Table 9.12 Supply of Units by Rent in the West End**

<b>West End</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Less than \$300	801	517	<b>35.5% decrease</b>
% Less than \$300	33.4%	21.9%	
 \$300 to \$599	 732	 580	 <b>20.8% decrease</b>
% 300 to \$599	30.5%	24.5%	
 \$600 to \$799	 413	 746	 <b>80.6% increase</b>
% 600 to \$799	17.2%	31.6%	
 \$800 to \$999	 257	 261	 <b>1.6% increase</b>
% 800 to \$999	10.7%	11%	
 \$1,000 to \$1,249	 150	 148	 <b>1.3% decrease</b>
% 1,000 to \$1,249	6.3%	6.3%	
 \$1,250 to \$1,499	 36	 49	 <b>36.1% increase</b>
% 1,250 to \$1,499	1.5%	2.1%	
 \$1,500 to \$1,999	 12	 38	 <b>216.7% increase</b>
% 1,500 to \$1,999	0.5%	1.6%	
 \$2,000 or More	 0	 25	 <b>N/A</b>
% 2,000 or More	0%	1.1%	

**Table 9.13 Supply of Units by Rent in the Central Business District**

<b>Central Business Dist.</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Less than \$300	557	539	<b>3.2% decrease</b>
% Less than \$300	25.8%	18.8%	
 \$300 to \$599	 317	 176	 <b>44.5% decrease</b>
% 300 to \$599	14.7%	6.1%	
 \$600 to \$799	 338	 83	 <b>75.4% decrease</b>
% 600 to \$799	15.6%	2.9%	
 \$800 to \$999	 196	 241	 <b>23% increase</b>
% 800 to \$999	9.1%	8.4%	
 \$1,000 to \$1,249	 414	 469	 <b>13.3% increase</b>
% 1,000 to \$1,249	19.2%	16.3%	
 \$1,250 to \$1,499	 195	 402	 <b>106.2% increase</b>
% 1,250 to \$1,499	9%	14%	
 \$1,500 to \$1,999	 105	 555	 <b>428.6% increase</b>
% 1,500 to \$1,999	4.9%	19.3%	
 \$2,000 or More	 39	 410	 <b>951.3% increase</b>
% 2,000 or More	1.8%	14.3%	

**Table 9.14 Supply of Units by Rent in Pendleton**

<b>Pendleton</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2000 to 2019</b>
Less than \$300	137	73	<b>46.7% decrease</b>
% Less than \$300	47.4%	18%	
\$300 to \$599	38	31	<b>18.4% decrease</b>
% 300 to \$599	13.2%	7.7%	
\$600 to \$799	11	51	<b>363.6% increase</b>
% 600 to \$799	3.8%	12.6%	
\$800 to \$999	44	65	<b>47.7% increase</b>
% 800 to \$999	15.2%	16.1%	
\$1,000 to \$1,249	32	76	<b>137.5% increase</b>
% 1,000 to \$1,249	11.1%	18.8%	
\$1,250 to \$1,499	27	63	<b>133.3% increase</b>
% 1,250 to \$1,499	9.3%	15.6%	
\$1,500 to \$1,999	0	41	<b>N/A</b>
% 1,500 to \$1,999	0%	10.1%	
\$2,000 or More	0	5	<b>N/A</b>
% 2,000 or More	0%	1.2%	

*Race and Housing*

The tables below show the change in the number of renter-occupied units that are headed by a White or Black householder in each neighborhood. Each neighborhood has seen an increase in the number of renter-occupied units occupied by Whites and a decrease in the percentage of renter-occupied units occupied by Black residents except for the Central Business District.

**Table 9.15 Renter Occupied Units by Race in Over-the-Rhine**

<b>Renter Occupied Units</b>	<b>2010</b>	<b>2019</b>	<b>% Change, 2010 to 2019</b>
White			<b>129.9% increase</b>
Count	441	1,014	
% White	25.5%	44.4%	
Black			<b>4.7% decrease</b>
Count	1,194	1,138	
% Black	69.1%	49.8%	

**Table 9.16 Renter Occupied Units by Race in the West End**

<b>Renter Occupied Units</b>		<b>2010</b>	<b>2019</b>	<b>% Change, 2010 to 2019</b>
White	Count	102	285	<b>179.4% increase</b>
	% White	4.2%	11.6%	
Black	Count	2,320	2,091	<b>9.9% decrease</b>
	% Black	94.6%	85.1%	

**Table 9.17 Renter Occupied Units by Race in the Central Business District**

<b>Renter Occupied Units</b>		<b>2010</b>	<b>2019</b>	<b>% Change, 2010 to 2019</b>
White	Count	1,277	1,783	<b>39.6% increase</b>
	% White	58.5%	61.3%	
Black	Count	716	792	<b>10.6% increase</b>
	% Black	32.8%	27.2%	

**Table 9.18 Renter Occupied Units by Race in Pendleton**

<b>Renter Occupied Units</b>		<b>2010</b>	<b>2019</b>	<b>% Change, 2010 to 2019</b>
White	Count	37	214	<b>478.4% increase</b>
	% White	11.7%	51%	
Black	Count	277	206	<b>25.6% decrease</b>
	% Black	87.7%	49.1%	

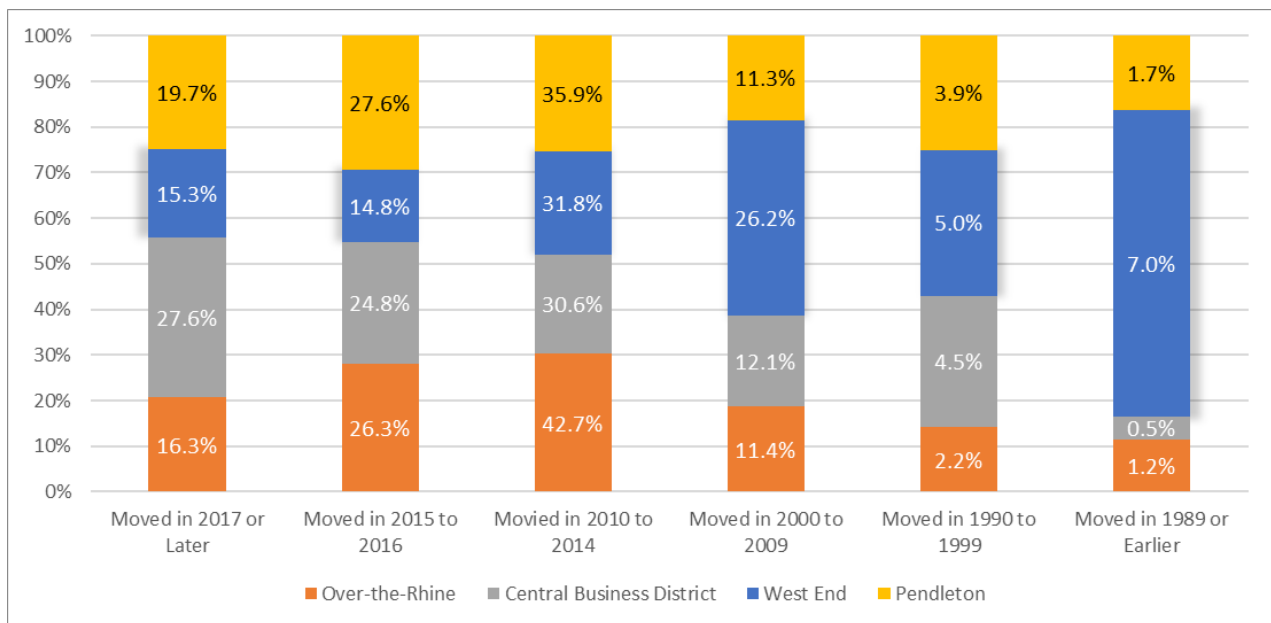
## 10. Year Residents Moved into the Neighborhood

Among the major concerns listed in the Comprehensive Plan for Over-the-Rhine was the potential for gentrification and displacement of longtime residents in the process of revitalizing the neighborhood. The tables below show the total number of people residing in Over-the-Rhine, the Central Business District, Pendleton, and the West End by the year they moved into the neighborhood. In Over-the-Rhine, over 85% of current residents have moved there since 2010, and over 40% of residents have moved to Over-the-Rhine since 2015. Furthermore, less than 16% of residents in Over-the-Rhine moved to the neighborhood from before 1989 to 2009<sup>14</sup>.

In the Central Business District over 52.4% of residents moved into the neighborhood from 2015-2019 and 83% of residents moved to the Central Business District from 2010-2019. In the West End, 30.1% of residents moved into the neighborhood from 2015-2019, but 38.2% of residents moved into the neighborhood from before 1989 to 2009, indicating that a portion of long-term residents still reside in the West End.

As a side note, this data is from the American Community Survey from 2015-2019, therefore these tables do not count residents who moved to these neighborhoods after 2019.

**Figure 6.1 Percentage of Population by Year Moved into the Neighborhood**



<sup>14</sup> These data are from the American Community Survey from 2015-2019, therefore these tables do not count residents who moved to these neighborhoods after 2019.

**Table 10.1 Population in Over-the-Rhine by Year Moved into Neighborhood**

<b>Population in Over-the-Rhine</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	926	16.3%
Moved in 2015 to 2016	1,492	26.3%
Moved in 2010 to 2014	2,420	42.7%
Moved in 2000 to 2009	642	11.4%
Moved in 1990 to 1999	123	2.2%
Moved in 1989 or Earlier	70	1.2%

**Table 10.2 Population in Over-the-Rhine by Year Moved into Neighborhood in Owner-Occupied Units**

<b>Population in Owner Occupied Units</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	171	3.0%
Moved in 2015 to 2016	338	6.0%
Moved in 2010 to 2014	658	11.6%
Moved in 2000 to 2009	196	3.5%
Moved in 1990 to 1999	99	1.8%
Moved in 1989 or Earlier	63	1.1%

**Table 10.3 Population in Over-the-Rhine by Year Moved into Neighborhood in Renter-Occupied Units**

<b>Population in Renter Occupied Units</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	755	13.3%
Moved in 2015 to 2016	1,154	20.3%
Moved in 2010 to 2014	1,762	31.1%
Moved in 2000 to 2009	446	7.9%
Moved in 1990 to 1999	24	0.4%
Moved in 1989 or Earlier	7	0.1%

**Table 10.4 Population in the West End by Year Moved into Neighborhood**

<b>Population in the West End</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	896	15.3%
Moved in 2015 to 2016	870	14.8%
Moved in 2010 to 2014	1,866	31.8%
Moved in 2000 to 2009	1,534	26.2%
Moved in 1990 to 1999	294	5.0%
Moved in 1989 or Earlier	408	7.0%



**Table 10.5 Population in the West End by Year Moved into Neighborhood in Owner-Occupied Units**

<b>Population in Owner Occupied Units in the West End</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	47	0.8%
Moved in 2015 to 2016	171	2.9%
Moved in 2010 to 2014	122	2.1%
Moved in 2000 to 2009	205	3.5%
Moved in 1990 to 1999	211	3.6%
Moved in 1989 or Earlier	173	3%

**Table 10.6 Population in the West End by Year Moved into Neighborhood in Renter-Occupied Units**

<b>Population in Renter Occupied Units in the West End</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	849	14.5%
Moved in 2015 to 2016	699	11.9%
Moved in 2010 to 2014	1,744	29.7%
Moved in 2000 to 2009	1,329	22.7%
Moved in 1990 to 1999	83	1.4%
Moved in 1989 or Earlier	235	4.0%

**Table 10.7 Population in the Central Business District by Year Moved into Neighborhood**

<b>Population in the Central Business Dist.</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	1,243	27.6%
Moved in 2015 to 2016	1,121	24.8%
Moved in 2010 to 2014	1,378	30.6%
Moved in 2000 to 2009	545	12.1%
Moved in 1990 to 1999	199	4.5%
Moved in 1989 or Earlier	22	0.5%

**Table 10.8 Population in the Central Business District by Year Moved into Neighborhood  
in Owner-Occupied Units**

<b>Population in Owner Occupied Units in the Central Business Dist.</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	72	1.6%
Moved in 2015 to 2016	105	2.3%
Moved in 2010 to 2014	289	6.4%
Moved in 2000 to 2009	184	4.1%
Moved in 1990 to 1999	21	0.5%
Moved in 1989 or Earlier	0	0.0%

**Table 10.9 Population in the Central Business District by Year Moved into Neighborhood  
in Renter-Occupied Units**

<b>Population in Renter Occupied Units in the Central Business Dist.</b>	<b>Count</b>	<b>% of population in Occupied Units</b>
Moved in 2017 or Later	1,171	26.0%
Moved in 2015 to 2016	1,016	22.5%
Moved in 2010 to 2014	1,089	24.2%
Moved in 2000 to 2009	361	8.0%
Moved in 1990 to 1999	178	4.0%
Moved in 1989 or Earlier	22	0.5%

**Table 10.10 Population in Pendleton by Year Moved into Neighborhood**

<b>Population in the Central Business Dist.</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	214	19.7%
Moved in 2015 to 2016	299	27.6%
Moved in 2010 to 2014	388	35.9%
Moved in 2000 to 2009	122	11.3%
Moved in 1990 to 1999	42	3.9%
Moved in 1989 or Earlier	18	1.7%

**Table 10.11 Population in Pendleton by Year Moved into Neighborhood in Owner-Occupied Units**

<b>Population in Owner Occupied Units in the Central Business Dist.</b>	<b>Count</b>	<b>% of Population in Occupied Units</b>
Moved in 2017 or Later	10	0.9%
Moved in 2015 to 2016	91	8.4%
Moved in 2010 to 2014	81	7.5%
Moved in 2000 to 2009	53	4.9%
Moved in 1990 to 1999	36	3.3%
Moved in 1989 or Earlier	18	1.7%

**Table 10.12 Population in Pendleton By Year Moved Into Neighborhood in Renter-Occupied Units**

<b>Population in Renter Occupied Units in the Central Business Dist.</b>	<b>Count</b>	<b>% of population in Occupied Units</b>
Moved in 2017 or Later	204	18.8%
Moved in 2015 to 2016	208	19.2%
Moved in 2010 to 2014	307	28.4%
Moved in 2000 to 2009	69	6.4%
Moved in 1990 to 1999	6	0.6%
Moved in 1989 or Earlier	0	0%

## 11. Conclusions

The objectives of this report were to document the decline in the Black population in Over-the-Rhine, Pendleton, the Central Business District, and the West End and to examine if the goal to create an equitable housing stock had been successfully implemented to prevent the displacement of Black residents. This report has found that the Black population of Over-the-Rhine has declined by over 50% since 2000 and despite the goals outlined in the 2002 Comprehensive Plan, the housing benchmarks to create an equitable housing stock have not been met as of the writing of this report.

It should be noted however that the results of this report may change once data from the 2020 Decennial Census and 2016-2020 ACS are released as it will provide a more up-to-date depiction of the changes these communities have undergone.

Other critical changes that have occurred in these communities are summarized below:

- There has been a decline in Black residents across all neighborhoods, with the steepest decline occurring in Over-the-Rhine and the West End.
- There has been a continuous decline in the population of Over-the-Rhine, Pendleton, and the West End from 2000 to 2020.
- The projections in the Comprehensive Plan predicting an increase in residents and occupiable housing units have not been met and the equitable housing stock model outlined in the plan has not been successfully implemented.
- 52.4% and 42.6% of the current residents in the Central Business District and Over-the-Rhine have moved into the neighborhood since 2015.
- There has been a decline in overall housing supply for Over-the-Rhine and the West End, with a decline in the number of units available to renters and an increase in the number of units available for homeowners.
- Racial income inequality has increased across all neighborhoods dramatically but has increased the most in Over-the-Rhine and the Central Business District.
- There was an increase in the median gross rent across all neighborhoods from 2000 to 2019. For example, there was a 192% increase in the median gross rent in Over-the-Rhine from 2000 to 2019.
- The Central Business District has a sharp increase in the number of householders that are 15-24 years old, indicating a shift in the neighborhood towards a younger demographic of residents.

## References

City of Cincinnati Planning Department. 2002. *Over-the-Rhine Comprehensive Plan*.

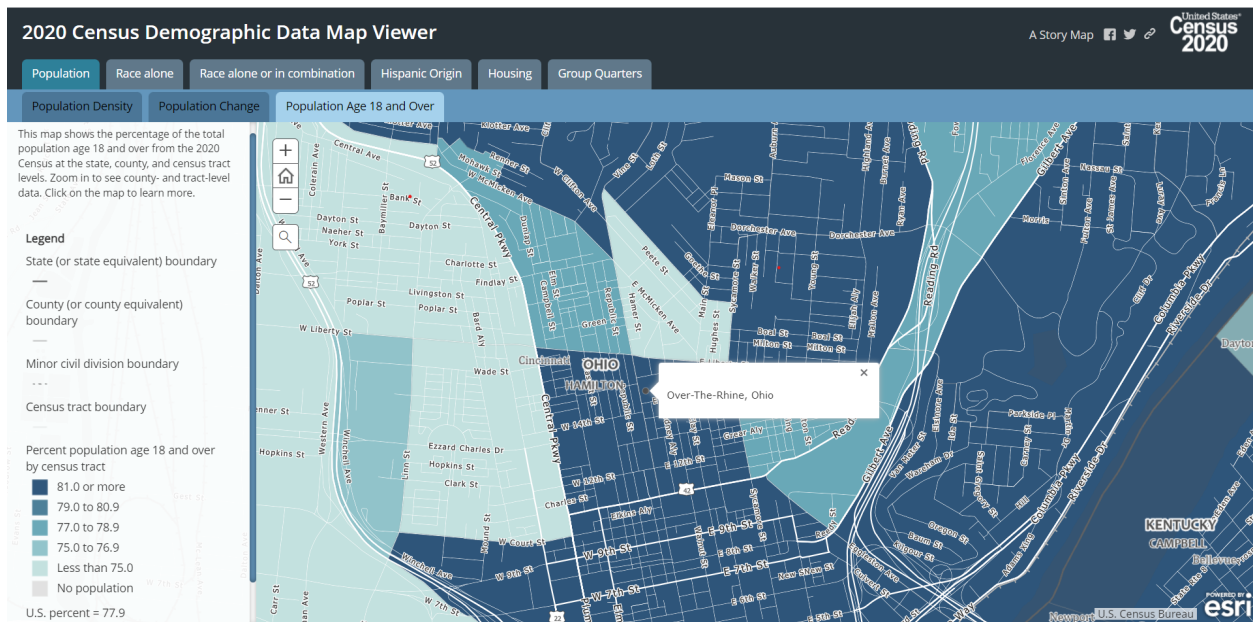
Michael Maloney, Christopher Auffrey. 2013. *The Social Areas of Cincinnati: Analysis of Social Needs*.

The Community Building Institute. 2016. *2015 Housing Inventory in Over-the-Rhine and Pendleton*.

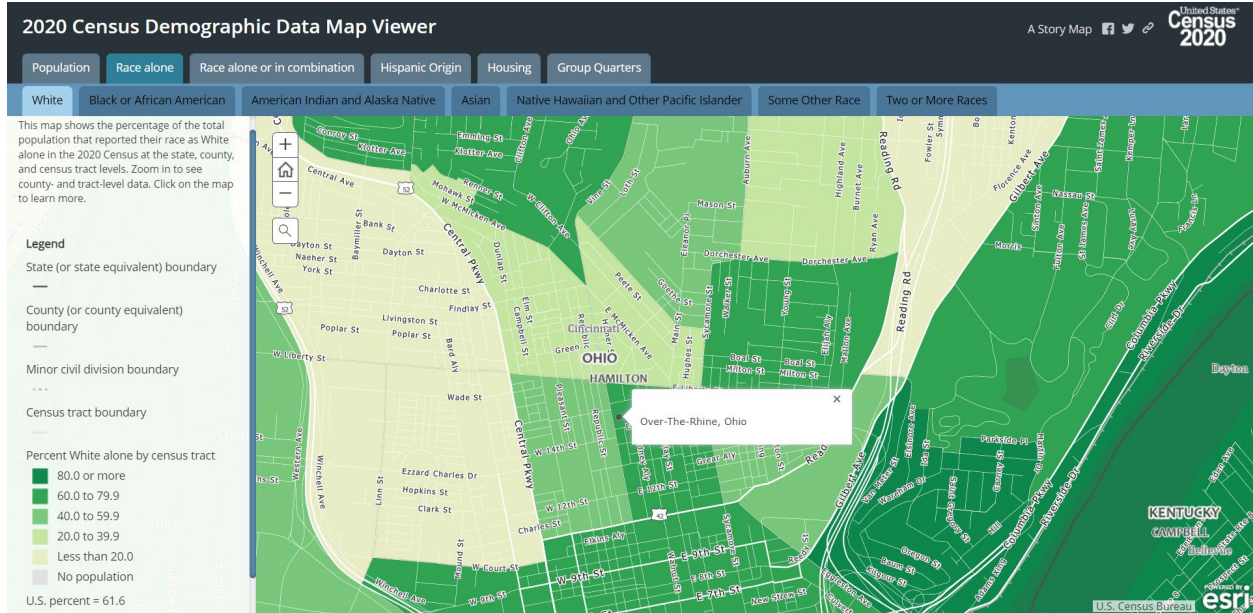
## Appendix

For a visual representation of each neighborhood's demographics by census tract in 2020, the Census Bureau has the 2020 Census Demographic Data Map Viewer that will allow users to see differences in neighborhood demographics on the state, county, and census tract level. It is available at <https://mtgis-portal.geo.census.gov/arcgis/apps/MapSeries/index.html?appid=2566121a73de463995ed2b2fd7ff6eb7>. Screenshots have been provided below to show each neighborhood from the 2020 Census Demographic Data Map Viewer.

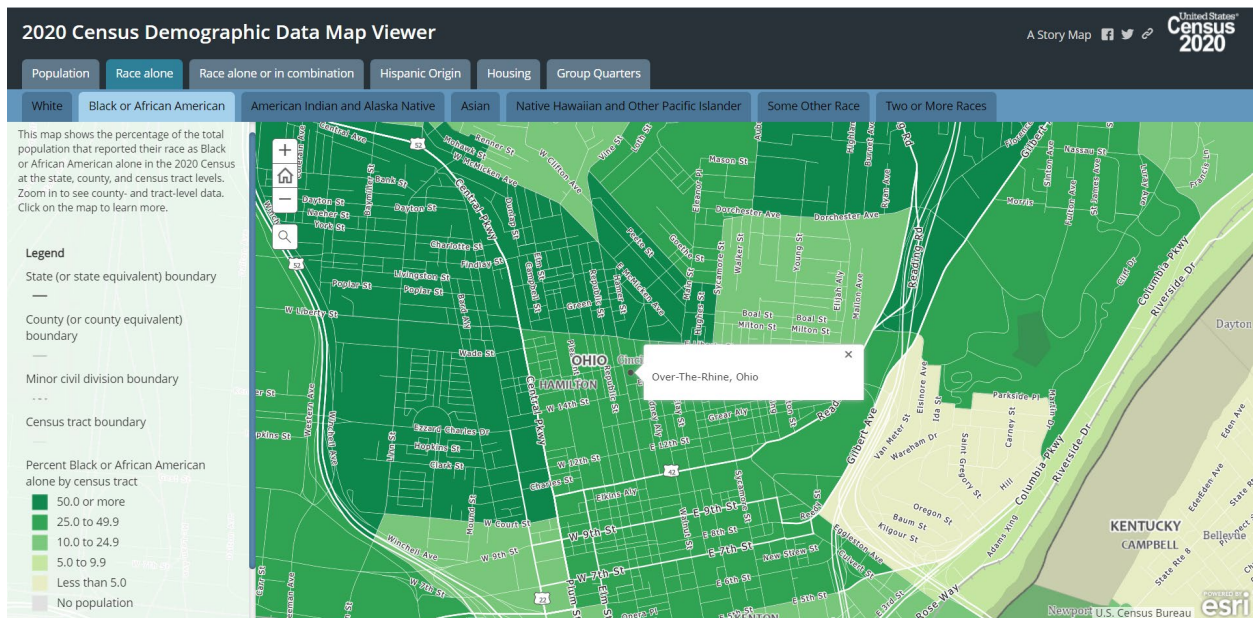
### Over-the-Rhine Population Age 18 and Over by Census Tract



## Over-the-Rhine White Population by Census Tract

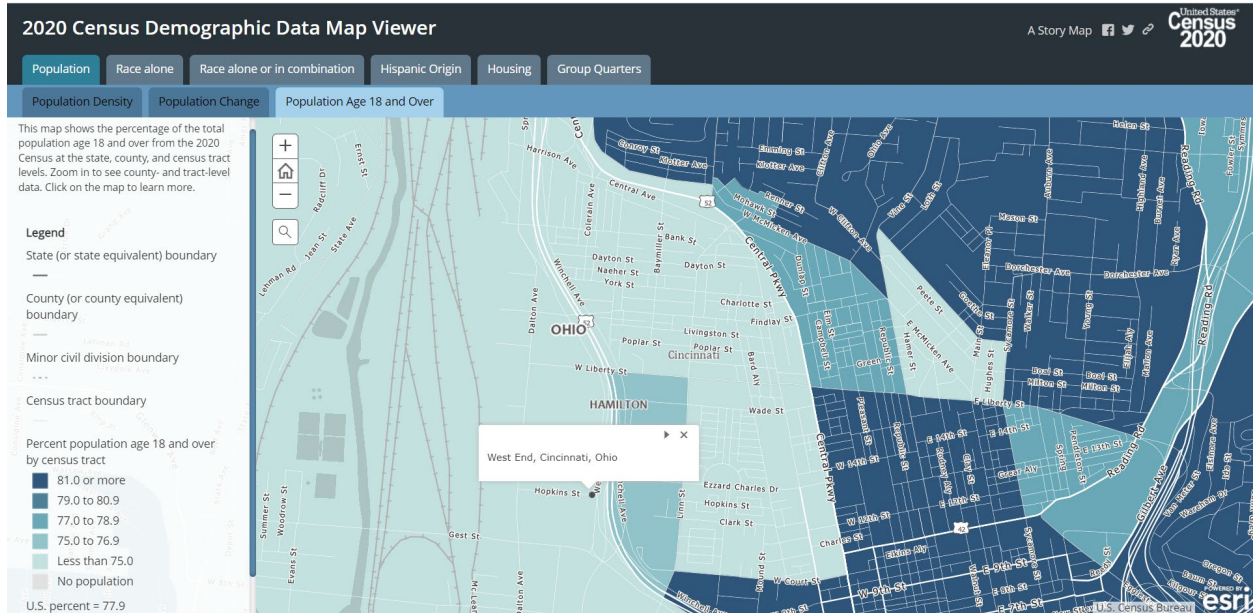


## Over-the-Rhine Black Population by Census Tract

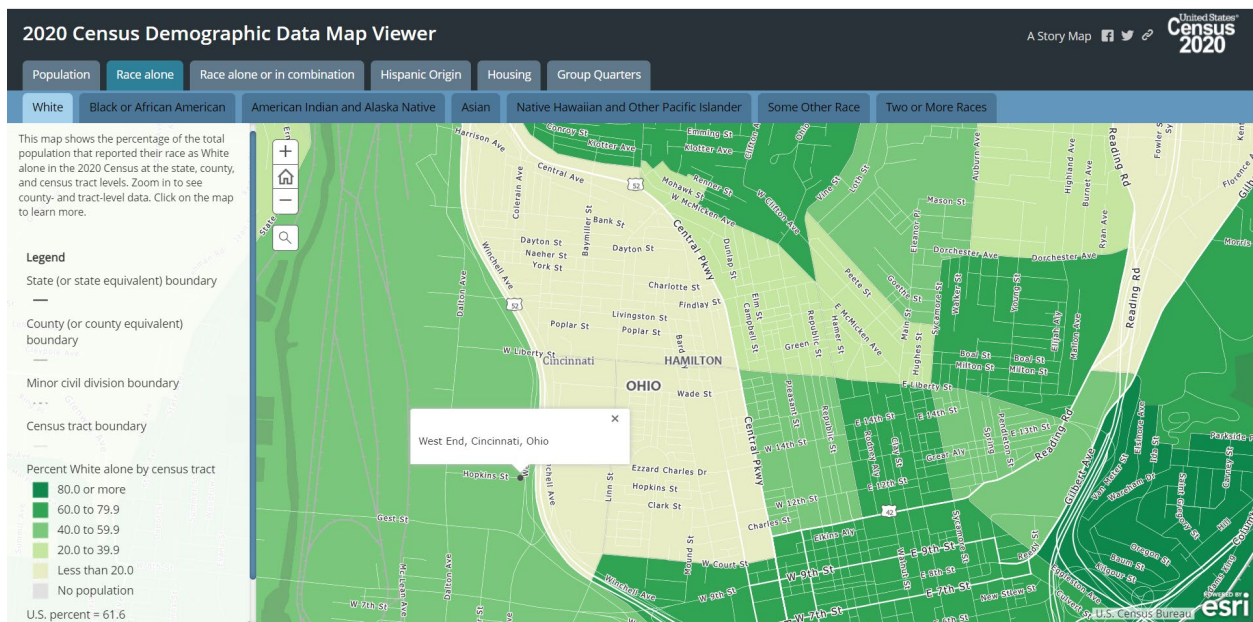




## West End Population Age 18 and Over by Census Tract

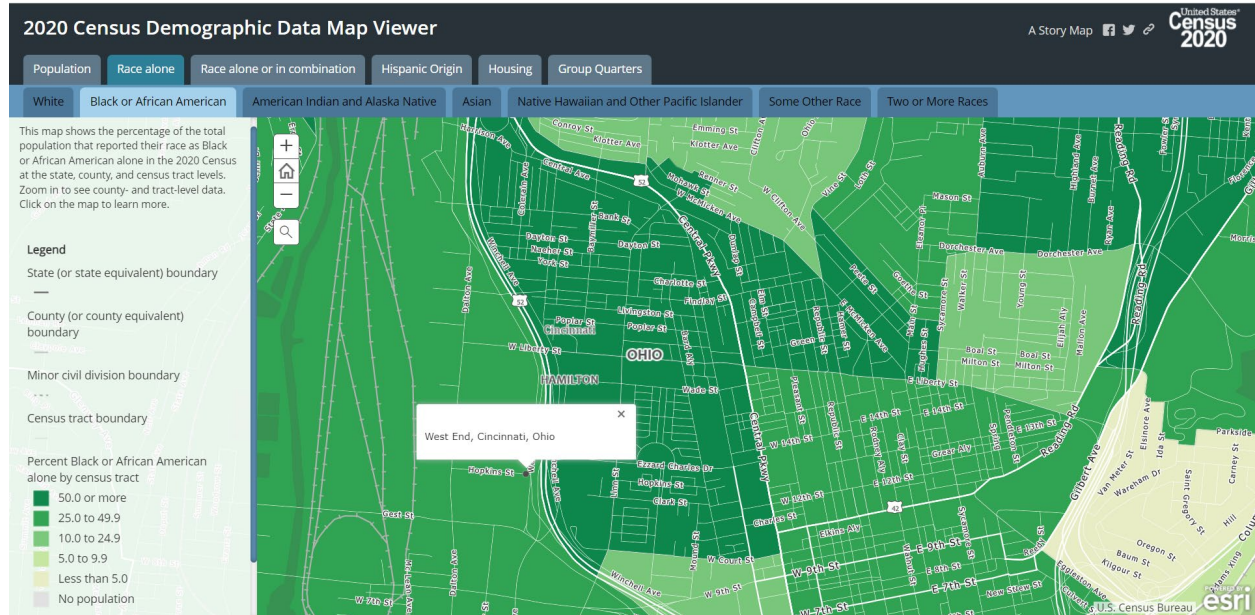


## West End White Population by Census Tract

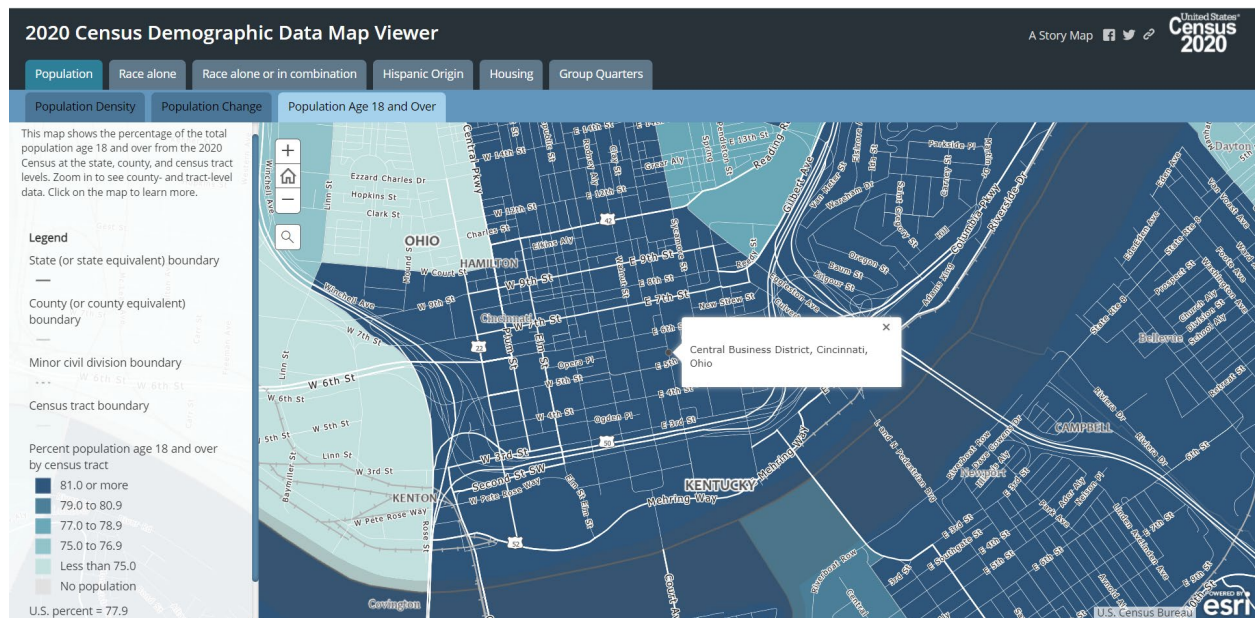




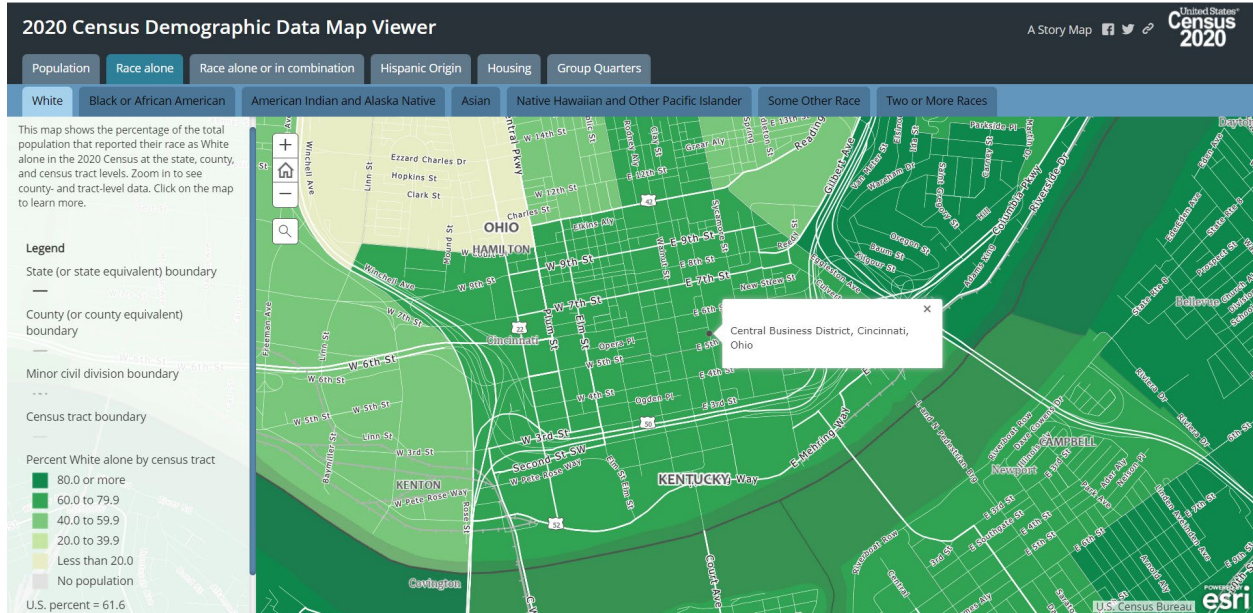
## West End Black Population by Census Tract



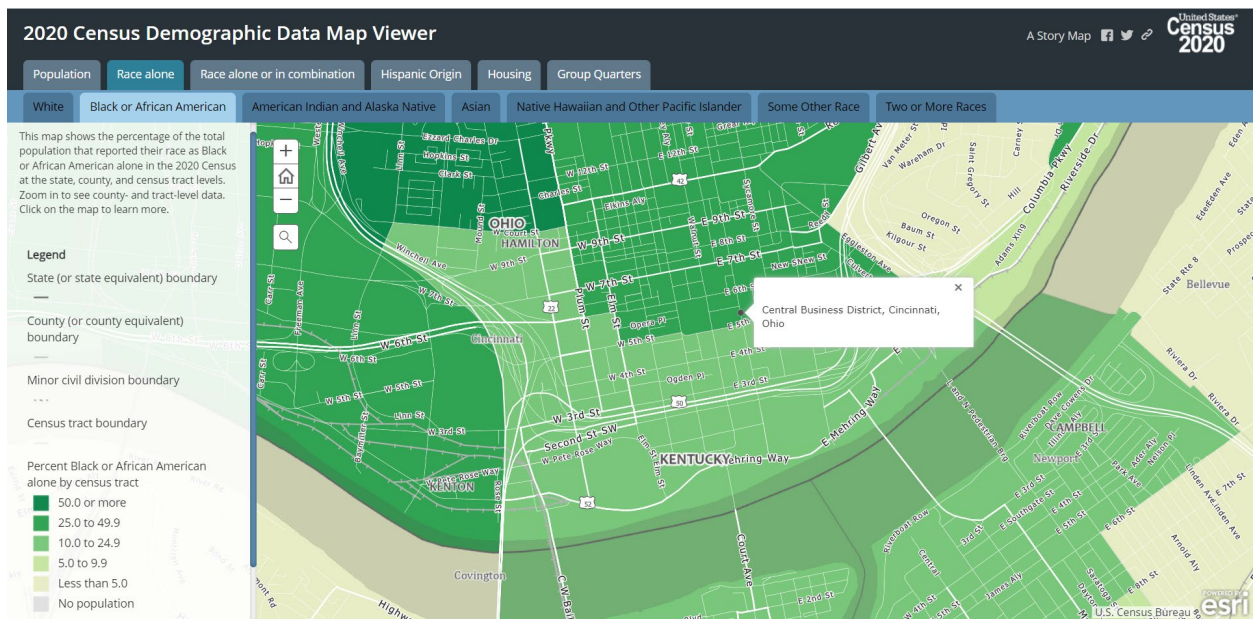
## The Central Business District Population Age 18 and Over by Census Tract



### The Central Business District White Population by Census Tract

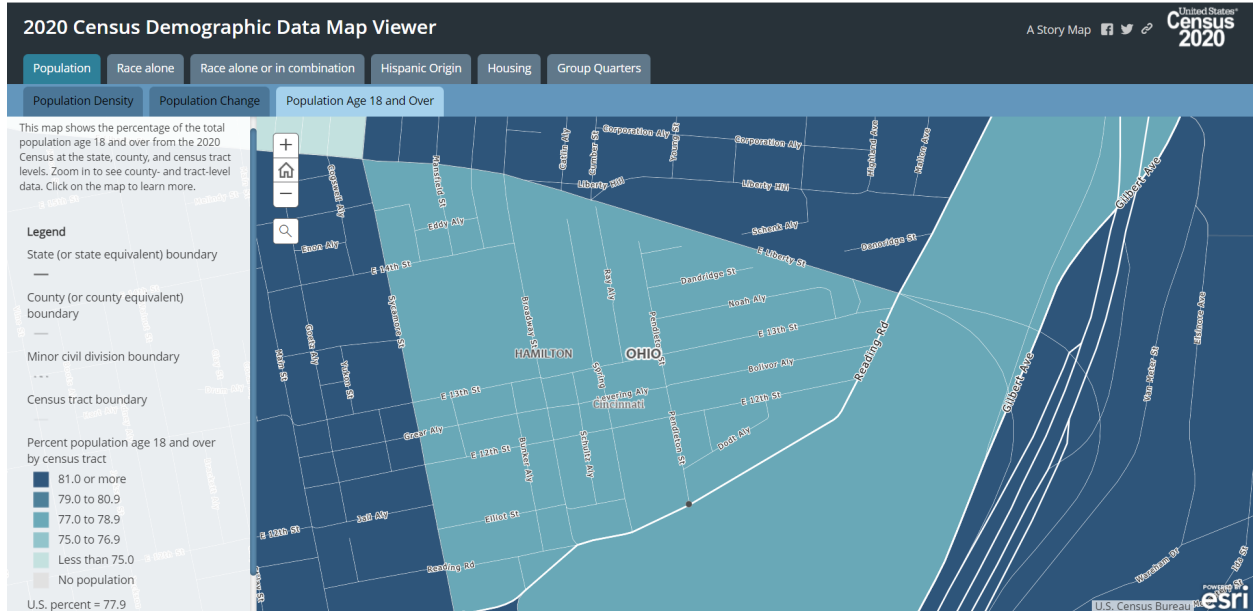


### The Central Business District Black Population by Census Tract

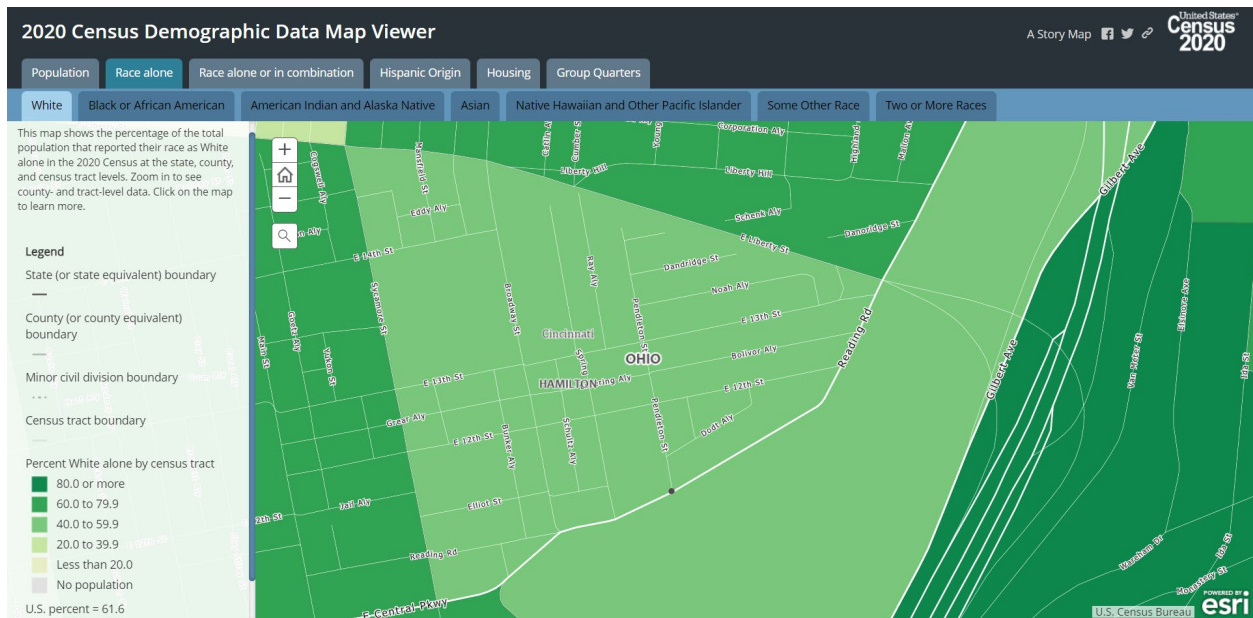




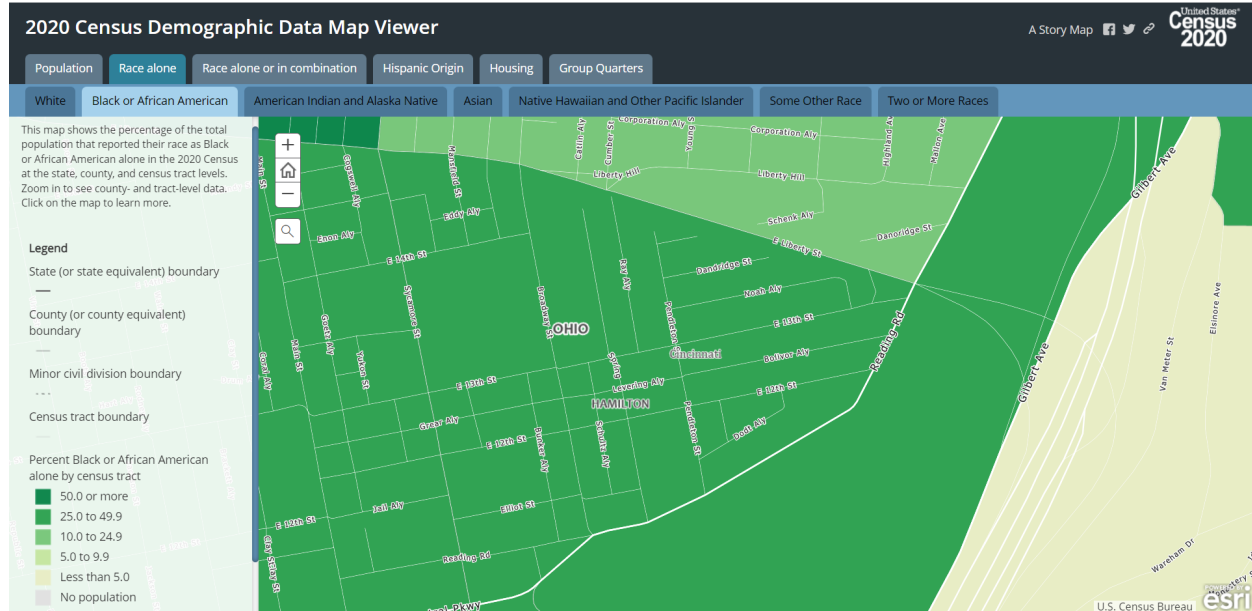
## Pendleton Population Age 18 and Over by Census Tract



## Pendleton White Population by Census Tract



## Pendleton Black Population by Census Tract



**Appendix Table 1: Area Median Income Ranges for the Cincinnati Metropolitan Area**

Cincinnati Metropolitan Area	2010	2019
<b>Area Median Income</b>	\$69,500	\$81,300
61% to 100% of AMI	\$41,701 - \$69,499	\$48,781 - \$81,299
31% to 60% of AMI	\$20,851 - \$41,700	\$24,319 – \$48,780
Below 30% of AMI	Below \$20,850	Below \$24,390

Note: The Cincinnati Metropolitan Area is comprised of cities and counties in Ohio, Kentucky and Indiana.

**Appendix Table 2: Original Equitable Housing Model in 2002 Comprehensive Plan**

Rental or Mortgage Costs	Total Housing Units in Over-The-Rhine			
	1-5 Years	5-10 Years	10-15 Years	15-20 Years
<b>Market Rate Housing</b>				
Above 100% of AMI	20%	20%	20%	25%
61% to 100% of AMI (\$60,500 in 2001)	20%	20%	30%	25%
<b>Affordable Housing</b>				
31% to 60% of AMI (\$36,500 in 2001)	20%	35%	25%	25%
Below 30% of AMI (\$18,150 in 2001)	40%	25%	25%	25%