

# ALICE<sup>®</sup>

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## OHIO

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Summer 2017

## STUDY OF FINANCIAL HARDSHIP

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United Way of Washington County

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Holmes Counties

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# NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

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*Note: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above in bold.*

# LETTER TO THE COMMUNITY

Dear Ohioans,

A few traits stand out among Ohioans. We are tough, resilient, and possess an incredible work ethic. Many of us come from families of immigrants, who had to work hard and overcome obstacles to make it here, and that tradition carries on with us today.



However, as this report demonstrates, working hard – even by holding down two or three jobs at once, as many Ohioans do – does not lead to financial stability. This report gives a name to the people in our state who are hard-working but still struggle to make ends meet. We call them “**ALICE**,” an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

Despite a relatively low unemployment rate across Ohio, 40 percent of households cannot afford basic necessities. While those working in public policy and social services have long been aware that a large number of Ohioans face difficult financial challenges every day, this Report hits like a splash of cold water in the face. The numbers are unavoidable. It challenges us to act.

The report goes into granular detail on every community it reviews, and shows us that ALICE lives in every county in Ohio, not just in our urban centers or the most rural corners of the state. Although Ohio has recovered in many ways from the Great Recession, things have changed. Jobs that have come back are different and often pay less than pre-recession positions, while the cost of daily life continues to rise. This has left many of the hard-working ALICE people with no savings and no cushion, and put them in a position of being just one major car repair away from financial instability. Living in these difficult conditions adversely affects their lives and their children’s lives, as well as our communities at large.

My hope is that this report will help the United Ways in Ohio and all those who work in public policy to reenergize themselves, and recommit their daily work to the purpose of improving the lives of ALICE people who reside in every village, city, township, and county throughout the state. This should serve as a clear call to action for every elected official and to leaders in every business, school, and not-for-profit organization, so that we might strive to innovate, seek new solutions, and find common purpose.

Ohioans are tough and resilient, but many are living on the edge. It is my hope that we can come together to find ways to pull them back just a few feet from the precipice, better yet a few yards, and provide them with the financial stability that their hard work merits.

Sincerely,

A blue ink handwritten signature of Steven Hollon, written in a cursive style.

**Steven Hollon**, *President & CEO, Ohio United Way*

# THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that effect positive change.

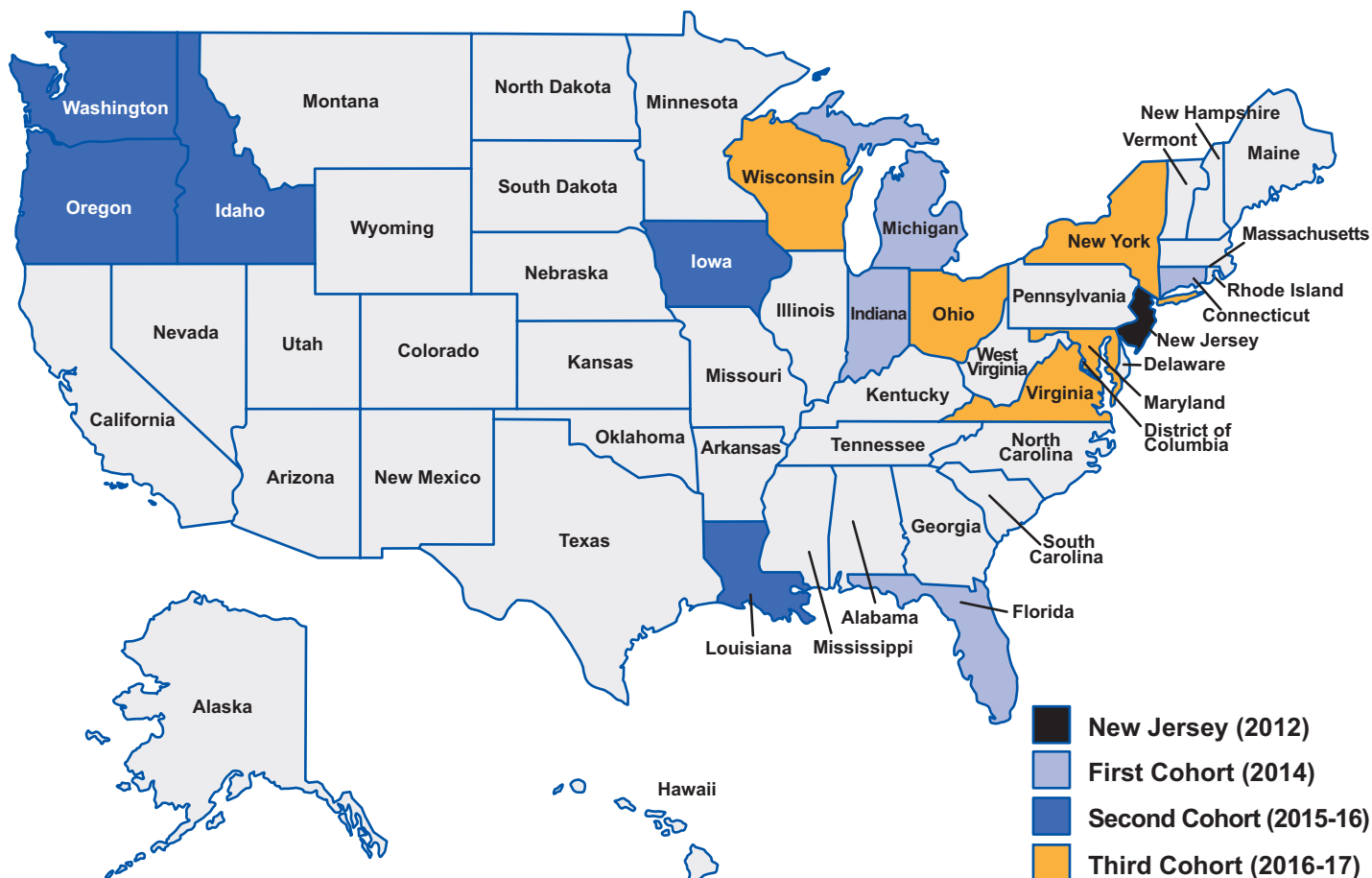
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating.

Ohio United Ways are proud to join the some 450 United Ways from these states to better understand the struggles of ALICE. Organizations across the country are also using this data to better understand the struggles and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate current initiatives and discover innovative approaches that give ALICE a voice, and create changes that improve life for ALICE and the wider community.

To access reports from all states, visit [UnitedWayALICE.org](http://UnitedWayALICE.org)

## States With United Way ALICE Reports



# THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Ohio, a team of researchers collaborated with a Research Advisory Committee, composed of 11 representatives from across the state, who advised and contributed to the Report. This collaborative model, practiced in each state, ensures each Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

## Lead Researcher

**Stephanie Hoopes**, Ph.D., is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to expand this project as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a doctorate from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

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# EXECUTIVE SUMMARY

Across Ohio, 40 percent of households struggled to afford basic household necessities in 2015.

## WHO IS ALICE?

With the cost of living higher than what most people earn, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – have income above the Federal Poverty Level (FPL), but not high enough to afford a basic household budget that includes housing, child care, food, transportation, and health care. ALICE households live in every county in Ohio – urban, suburban, and rural – and they include women and men, young and old, of all races and ethnicities.

## WHO IS STRUGGLING?

While the Federal Poverty Level reports that 14 percent of Ohio households faced financial hardship in 2015, an additional 26 percent (1.2 million households) qualified as ALICE.

## WHY ARE THERE SO MANY ALICE HOUSEHOLDS IN OHIO?

**Low wage jobs dominate the local economy:** Sixty-seven percent of all jobs in Ohio pay less than \$20 per hour, with three-quarters of those paying between \$10 and \$15 per hour (\$15 per hour full time = \$30,000 per year). These jobs – especially service jobs that pay wages below \$20 per hour and require a high school education or less – will grow far faster than higher-wage jobs over the next decade.

**The basic cost of living outpaces wages:** The cost of basic household expenses in Ohio is more than most of the state's jobs can support. The average annual Household Survival Budget for an Ohio family of four (two adults with one infant and one preschooler) is \$60,396 – significantly more than double the U.S. family poverty level of \$24,250.

**Economic conditions worsened for ALICE households from 2007 to 2015:** According to the Economic Viability Dashboard, it is difficult for ALICE households in Ohio to find affordable housing, job opportunities, and community resources in the same county. In fact, out of 88 counties in Ohio, only five scored in the highest third on all three indices of the Dashboard.

**Public and private assistance helps, but does not provide financial stability:** The income of ALICE and poverty-level households in Ohio is supplemented with \$9.1 billion in government and nonprofit assistance, as well as \$35.2 billion in health care resources. Because government expenditure is increasingly composed of health care spending, which consists of services and cannot be transferred to meet other needs, there remain gaps in Ohio to meet the most basic financial need in many areas, including a 40 percent gap for housing and a 50 percent gap for child care.

# WHAT ARE THE CONSEQUENCES, AND WHAT WOULD IMPROVE THE ECONOMIC SITUATION FOR ALICE HOUSEHOLDS?

**Consequences:** When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

**Long-term change:** While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Ohio economy and meeting ALICE’s challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the number and variety of households facing financial hardship and to create more effective and lasting change.

## GLOSSARY

**ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

**The Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, transportation, and health care) in Ohio, adjusted for different counties and household types.

**The ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Ohio. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

**The Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds savings and cell phone categories, and it is adjusted for different counties and household types.

**The ALICE Income Assessment** is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

**The Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

## Consequences of Households Living below the ALICE Threshold in Ohio

	Impact on ALICE	Impact on Community
<b>HOUSING</b>		
<b>Live in substandard housing or unsafe neighborhoods</b>	Health and safety risks; increased maintenance costs; inconvenience; increased risk of crime	Increased health care costs; workers stressed, late, and/or absent from job – less productive
<b>Move farther away from job</b>	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
<b>Homeless</b>	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
<b>CHILD CARE AND EDUCATION</b>		
<b>Substandard child care</b>	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive workers
<b>No child care</b>	One parent cannot work; forgo immediate income and future promotions	Future need for education and social services
<b>Substandard public education</b>	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services
<b>FOOD</b>		
<b>Less healthy</b>	Poor health; obesity	Less productive workers/students; increased future demand for health care
<b>Not enough</b>	Poor daily functioning	Workers/students even less productive; increased future need for social services and health care
<b>TRANSPORTATION</b>		
<b>Old car</b>	Unreliable transportation; risk of accidents; increased maintenance costs	Workers stressed, late, and/or absent from job – less productive
<b>No insurance/ registration</b>	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
<b>Long commute</b>	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
<b>No car</b>	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
<b>HEALTH CARE</b>		
<b>Underinsured</b>	Delaying or skipping preventative dental and health care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick, spreading illness; less productivity, more absenteeism; increased workplace issues due to untreated mental illness
<b>No insurance</b>	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
<b>INCOME</b>		
<b>Low wages</b>	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-cost financial products	Workers stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
<b>No wages</b>	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
<b>SAVINGS</b>		
<b>Minimal savings</b>	Mental stress; crises; risk taking; use of costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
<b>No savings</b>	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: *United Way ALICE Report – Ohio, 2017*

# AT-A-GLANCE: OHIO

2015 Point-in-Time Data

**Population:** 11,613,423 | **Number of Counties:** 88 | **Number of Households:** 4,609,238

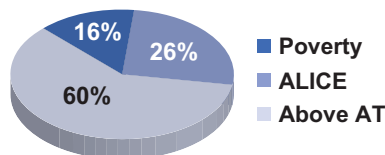
**Median Household Income (state average):** \$51,075 (national average: \$55,775)

**Unemployment Rate (state average):** 4.9% (national average: 5.3%)

**Gini Coefficient (zero = equality; one = inequality):** 0.46 (national average: 0.48)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty-level and ALICE households (40 percent) equals the total Ohio population struggling to afford basic needs.



## What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Ohio Average – 2015			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2015
<b>Monthly Costs</b>			
Housing	\$452	\$682	13%
Child Care	\$-	\$1,442	9%
Food	\$184	\$609	14%
Transportation	\$349	\$697	8%
Health Care	\$184	\$707	74%
Miscellaneous	\$134	\$458	19%
Taxes	\$168	\$438	31%
Monthly Total	\$1,471	\$5,033	18%
<b>ANNUAL TOTAL</b>	\$17,652	\$60,396	18%
Hourly Wage	\$8.83	\$30.20	18%

*Note: In each category, percent change is an average of the changes over time for a single adult and a four-person family.*

*Source: See Appendix C*

## AT-A-GLANCE: OHIO

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2015 Point-in-Time Data

Population: 11,613,423 | Number of Counties: 88 | Number of Households: 4,609,238

Median Household Income (state average): \$51,075 (national average: \$55,775)

Unemployment Rate (state average): 4.9% (national average: 5.3%)

Gini Coefficient (zero = equality; one = inequality): 0.46 (national average: 0.48)

## Ohio Counties, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Adams	10,858	54%
Allen	40,234	40%
Ashland	20,427	40%
Ashtabula	37,333	43%
Athens	22,757	56%
Auglaize	18,193	30%
Belmont	27,782	41%
Brown	16,672	42%
Butler	135,380	37%
Carroll	10,972	41%
Champaign	15,237	36%
Clark	54,232	42%
Clermont	75,266	33%
Clinton	16,073	43%
Columbiana	42,116	43%
Coshocton	14,335	44%
Crawford	17,798	41%
Cuyahoga	532,752	46%
Darke	20,865	41%
Defiance	15,279	35%
Delaware	65,946	22%
Erie	30,876	39%
Fairfield	55,213	37%
Fayette	11,589	50%
Franklin	495,250	39%
Fulton	16,229	34%
Gallia	11,590	51%
Geauga	34,486	25%
Greene	66,163	32%
Guernsey	15,558	43%
Hamilton	336,807	42%
Hancock	31,389	25%
Hardin	11,540	44%
Harrison	6,271	45%
Henry	10,958	36%
Highland	16,696	48%
Hocking	11,387	49%
Holmes	12,685	49%
Huron	22,527	38%

## Ohio Counties, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Jackson	12,981	51%
Jefferson	27,400	43%
Knox	22,759	44%
Lake	96,655	31%
Lawrence	23,548	44%
Licking	64,861	36%
Logan	18,640	36%
Lorain	118,813	38%
Lucas	176,176	45%
Madison	14,906	35%
Mahoning	97,544	47%
Marion	24,364	50%
Medina	66,769	28%
Meigs	9,322	53%
Mercer	15,919	35%
Miami	40,757	40%
Monroe	6,056	42%
Montgomery	223,510	44%
Morgan	6,120	51%
Morrow	12,700	41%
Muskingum	34,150	44%
Noble	4,886	53%
Ottawa	17,334	28%
Paulding	7,699	40%
Perry	13,780	45%
Pickaway	19,460	37%
Pike	10,940	50%
Portage	61,664	41%
Preble	16,124	38%
Putnam	13,049	28%
Richland	46,989	39%
Ross	28,324	46%
Sandusky	23,626	40%
Scioto	30,477	47%
Seneca	21,538	43%
Shelby	18,537	33%
Stark	151,727	38%
Summit	220,792	40%
Trumbull	86,763	46%

# AT-A-GLANCE: OHIO

2015 Point-in-Time Data

Population: 11,613,423 | Number of Counties: 88 | Number of Households: 4,609,238

Median Household Income (state average): \$51,075 (national average: \$55,775)

Unemployment Rate (state average): 4.9% (national average: 5.3%)

Gini Coefficient (zero = equality; one = inequality): 0.46 (national average: 0.48)

## Ohio Counties, 2015

COUNTY	TOTAL HH	% ALICE & POVERTY
Tuscarawas	36,511	39%
Union	18,431	32%
Van Wert	11,355	41%
Vinton	4,992	51%
Warren	79,915	22%
Washington	25,064	42%
Wayne	42,439	37%
Williams	15,150	42%
Wood	50,674	34%
Wyandot	9,327	38%

Sources: **2015 Point-in-Time Data:** American Community Survey, 2015. **ALICE Demographics:** American Community Survey, 2015, and the ALICE Threshold, 2015. **Income Assessment:** Office of Management and Budget, 2016; U.S. Department of Agriculture (USDA); American Community Survey, 2015; National Association of State Budget Officers, 2015; NCCS Data Web Report Builder, 2012; see Appendix E. **Budget:** U.S. Department of Housing and Urban Development (HUD); USDA; Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Ohio Department of Taxation; and Ohio Department of Job and Family Services, 2015.

AT-A-GLANCE: OHIO

# INTRODUCTION

Ohio is perhaps best known as the manufacturing center of the country, as well as the home of the Cleveland Clinic and site of both the Rock and Roll Hall of Fame and the Pro Football Hall of Fame. The Buckeye State is also home to many health and finance companies, and it hosts a wide array of Fortune 500 corporations including Procter & Gamble, Goodyear Tire & Rubber, and Wendy's. Ohio is a geographically and economically diverse state, stretching from the big metropolitan areas along Lake Erie to the rural foothills of the Appalachian Mountains.

Yet despite its abundance of coal and steel, its tourist destinations, and its diverse economy, Ohio also contains sharp disparities in wealth and income. What is often overlooked is the growing number of households that earn above the Federal Poverty Level (FPL), but are unable to afford the state's cost of living.

**Traditional measures hide the reality that 40 percent of households in Ohio struggle to support themselves.** Because income is distributed unequally in Ohio, there is both great wealth and significant economic hardship. That inequality increased by 21 percent from 1979 to 2015; now, the top 20 percent of Ohio's population earns 50 percent of all income earned in the state, while the bottom quintile earns only 3 percent (see Appendix A).

In 2015, Ohio's poverty rate was 14 percent, the same as the U.S. average, and the median annual household income was \$51,075, below the U.S. median of \$55,775. Yet the state's overall economic situation is more complex. While unemployment is lower in Ohio than it is in many other states, workers increasingly face a changing employment landscape where higher-paying jobs have been replaced with lower-paying jobs.

None of the economic measures traditionally used to calculate the financial status of Ohio's households, such as the FPL, consider the actual cost of living in each county in Ohio or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Ohio's 88 counties.

**The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed.** ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Ohio – urban, suburban, and rural.

This United Way ALICE Report for Ohio provides better measures and language to describe the sector of Ohio's population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges Ohio faces are unique, while others are trends that have been unfolding nationally for at least three decades.

**This Report is about far more than poverty; it reveals profound changes in the structure of Ohio's communities and jobs.** It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that is affordable to workers in the majority of the state's jobs.

*"Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Ohio – urban, suburban, and rural."*

The findings are stark: The Great Recession began earlier in Ohio than in other states, and despite some improvements in the economy and the job landscape in the five years since the technical end of the Recession in 2010, the rate of households that are struggling has continued to rise. In 2007, 37 percent of Ohio households had income below the ALICE Threshold; that share increased to 39 percent in 2010, and continued to increase through 2015, when it reached 40 percent. In contrast, the official U.S. poverty rate in Ohio reports that in 2015, only 14 percent, or 660,897 households, were struggling. But the FPL was developed in 1965; its methodology has remained largely unchanged despite changes in the cost of living over time, and it is not adjusted to reflect cost-of-living differences across the country.

The ALICE measures show how many households in the state are struggling. They also provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In Ohio there are 1.2 million ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 1.8 million households in Ohio – fully 40 percent – struggled to support themselves in 2015.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Ohio economy, in a variety of positions such as retail salespeople, laborers and movers, customer service representatives, and office workers. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, transportation, and health care. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

*“The Great Recession began earlier in Ohio than in other states, and despite some improvements in the economy and the job landscape in the five years since the technical end of the Recession in 2010, the rate of households that are struggling has continued to rise.”*

## REPORT OVERVIEW

### Who is struggling in Ohio?

Section I presents the **ALICE Threshold**: a realistic measure for income inadequacy in Ohio that takes into account the current cost of basic necessities and geographic variation. In Ohio there are 1.8 million households – 40 percent of the state’s total – with income below the realistic cost of basic necessities; 660,897 of those households are living below the FPL and another 1.2 million are ALICE households. This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, military service, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

### How costly is it to live in Ohio?

Section II details the average minimum costs for households in Ohio to simply survive – not to save or otherwise “get ahead.” The cost of living in Ohio varies greatly across the state, but in all counties it outpaces the wages of most jobs. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, transportation, and health care. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for an Ohio family of four (two adults with one infant and one preschooler) is \$60,396, and for a single adult it is \$17,652. These numbers vary by county, but all highlight the inadequacy of the 2015 U.S. poverty designation of \$24,250 for a family and \$11,770 for a single adult as an economic survival standard in Ohio.

The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Ohio households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, the Household Stability Budget is 72 percent higher than the Household Survival Budget for a family of four in Ohio.

## Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With 67 percent of jobs in Ohio paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing crisis and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in Ohio. In 2012, 24 percent of Ohio households were asset poor, and 45 percent did not have sufficient liquid net worth to subsist at the FPL for three months without income.

## How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Ohio households to afford the Household Survival Budget. This section also compares that level of income to how much households actually earn, as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Ohio earn 48 percent of what is required to reach the ALICE Threshold. Resources from nonprofits and federal, state, and local governments provide \$9.1 billion in goods and services, with an additional \$35.2 billion in health care spending. However, there remain gaps to achieve the most basic financial need in many areas, including a 40 percent gap for housing and a 50 percent gap for child care.

*“With 67 percent of jobs in Ohio paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold.”*

## What are the economic conditions for ALICE households in Ohio?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Ohio’s ALICE households actually face. The Dashboard compares three indices – Housing Affordability, Job Opportunities, and Community Resources – across the state’s 88 counties. The biggest challenge for ALICE households in Ohio is to find both affordable housing and job opportunities in the same county; only five counties scored in the highest third on all three indices of the Dashboard.

## What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, healthy food, or car insurance. These choices threaten their health, safety, and future, and have consequences for their wider communities as well.

## Conclusion

The Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age of Ohio’s population and migration into and out of the state, racial and ethnic diversity and economic disparities, and changes in the job market and future job prospects for ALICE workers. This section also identifies the barriers to improving life for Ohio households living below the ALICE Threshold.

# DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Ohio is economically and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities. For example, the percent of households below the ALICE Threshold ranges from 22 percent in Delaware and Warren counties to 56 percent in Athens County.

The ALICE measures are calculated for 2007, 2010, 2012, and 2015 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the five years since the technical end of the Recession. The 2015 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available. The Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRA), and these agencies' Ohio state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. Starting in 2014, 3-year averages are no longer produced by the American Community Survey, so data for all communities with populations of less than 65,000 will be 5-year averages.

*“Because Ohio is economically and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities.”*

# I. WHO IS STRUGGLING IN OHIO?

## Measure 1 – The ALICE Threshold

### AT-A-GLANCE: SECTION I

- **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – defined: Despite being employed, many households earning more than the Federal Poverty Level still cannot afford housing, child care, food, transportation and health care.
- In Ohio, there are 1.2 million ALICE households, while another 660,897 households live below the poverty level. In total, 40 percent of Ohio households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold make up between 22 and 56 percent of households in every county in Ohio.
- The racial and ethnic makeup of ALICE households mirrors the overall Ohio population: 83 percent of Ohio households are White, as are 79 percent of ALICE households and 68 percent of households in poverty.
- More than a quarter – 28 percent – of senior households in Ohio qualify as ALICE, well more than the 9 percent of senior households in poverty.
- There are 1.2 million families with children in Ohio, and 39 percent of them have income below the ALICE Threshold.
- Reflecting the changing household composition across the country, “other” households—single and cohabiting households younger than 65 with no children under 18 – account for 48 percent of the state’s households with income below the ALICE Threshold.
- Several demographic groups in Ohio are more likely to fall into the ALICE population, including women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; those with lower levels of education; those with a disability; undocumented or unskilled immigrants; younger veterans; formerly incarcerated people; and immigrants facing language barriers.

*“There are 1.2 million families with children in Ohio, and 39 percent of them have income below the ALICE Threshold.”*

How many households are struggling across Ohio? The Federal Poverty Level (FPL) provides one perspective: According to the U.S. Census Bureau, the number of the state’s households with income below the FPL increased steadily from 13 percent in 2007 to 15 percent in 2012, and then decreased to 14 percent, or 660,897 of the state’s 4.6 million households, in 2015. However, the continued demand for public and private assistance over the five years following the technical end of the Great Recession (2010 to 2015) tells a very different story, suggesting that many times that number of the state’s households struggle to support themselves.

The FPL is no longer a realistic measure of financial hardship in households across each county in the U.S. Developed in 1965, the FPL no longer reflects the actual current cost of basic household necessities. Its methodology has not been updated since 1974 to accommodate changes in the cost of living over time, nor is it adjusted to reflect cost of living differences across the country.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien & Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, to be eligible for publicly-funded child care, an Ohio family's income must be below 125 percent of the FPL initially, and must stay below 200 percent of the FPL to qualify for ongoing care. Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, & Mather, 2012; Ohio Department of Job and Family Services, 2017).

Recognizing the shortcomings of the FPL, the U.S. Census Bureau developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Bureau of Labor Statistics' (BLS) Consumer Expenditure Survey (CES) and adjusted for geographic differences in the cost of housing. The SPM was meant to capture more of Ohio's struggling households, but because it is not based on the actual cost of basic goods, it is actually lower than the official FPL: The Ohio SPM 2015 3-year average is 12.2 percent, and the FPL 3-year poverty estimate is 14.8 percent (Renwick & Fox, September 2016).

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of "poverty," however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. **To clarify the economic challenges that working households face, this Report measures what it actually costs to live in each county in Ohio, calculates how many households have income below that level, and offers an enhanced set of tools to describe the impact of financial hardship on them and on their communities.**

This is not merely an academic issue, but a practical one. The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the FPL may also over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South (U.S. Department of Agriculture, 2015), a region of the country with a lower cost of living. By the same token, there may be just as many households struggling in other regions where the cost of living is higher, but they are often not counted in the official numbers. The ALICE Threshold, which takes into account the relative cost of living at the local level, enables more meaningful comparisons across the country.

## INTRODUCING ALICE

Many individuals and families in Ohio do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care. Even though many are working, their income does not cover the cost of living in the state, and they often require public assistance to survive.

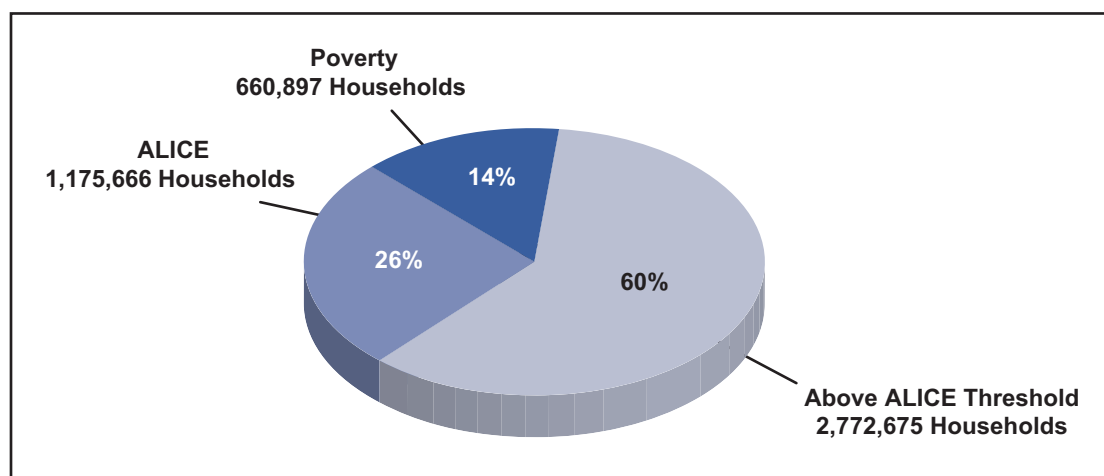
Until recently, this group of people was loosely referred to as the working poor, or technically defined as the population in the lowest two income quintiles. The term **"ALICE"** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – more clearly defines this population as households with income above the official FPL but below a newly defined basic survival income level. ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities, living in rural, urban, and suburban areas.

*"The lack of accurate information about the number of people who are 'poor' distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness."*

# THE ALICE THRESHOLD

In Ohio, where the cost of living varies across the state, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes in each county. The **ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 1.8 million households in Ohio – 40 percent – are either in poverty or qualify as ALICE (Figure 1).**

Figure 1.  
Household Income, Ohio, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each county for two sets of households: those headed by someone younger than 65 years old and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for Ohio households headed by someone under 65 years old ranges from \$40,000 to \$60,000 per year. For older households, the ALICE Threshold ranges from \$25,000 to \$35,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; the ALICE Threshold for each county is listed in Appendix J, the ALICE County Pages.

## ALICE OVER TIME

Shifts in Ohio's economy, starting even before the Great Recession, have dramatically reshaped household demographics. Throughout the 2007-2015 period, the total number of households in Ohio grew slowly, increasing by only 2 percent, from 4.5 million in 2007 to 4.6 million in 2015 (Figure 2).

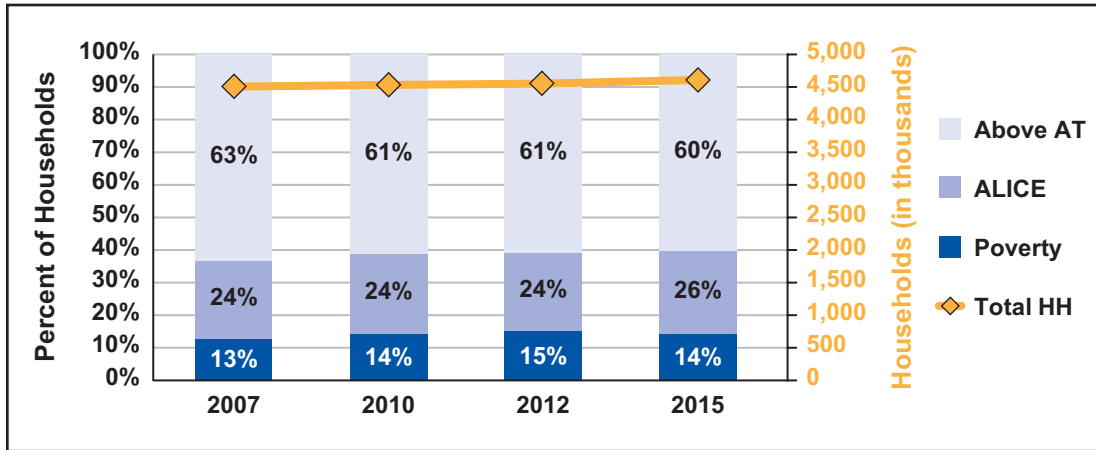
The number of households struggling to meet their basic needs in Ohio has increased at a much faster pace than the overall population:

- **Poverty:** The number of households in poverty increased 13 percent from 2007 to 2015, to 660,897 households.
- **ALICE:** The number of ALICE households increased 10 percent from 2007 to 2015, to 1.2 million households.

*"In Ohio, where the cost of living varies across the state, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes in each county."*

- **Above ALICE Threshold:** The number of households above the ALICE Threshold moved in the opposite direction, falling 3 percent from 2007 to 2015, to 2.77 million households.

Figure 2.  
Households by Income, Ohio, 2007 to 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

These statistics don't capture fluidity, but beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

*"Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year."*

## WHERE DOES ALICE LIVE?

ALICE lives across Ohio, in every county and every town. Contrary to some stereotypes, ALICE families live in rural, urban, and suburban areas.

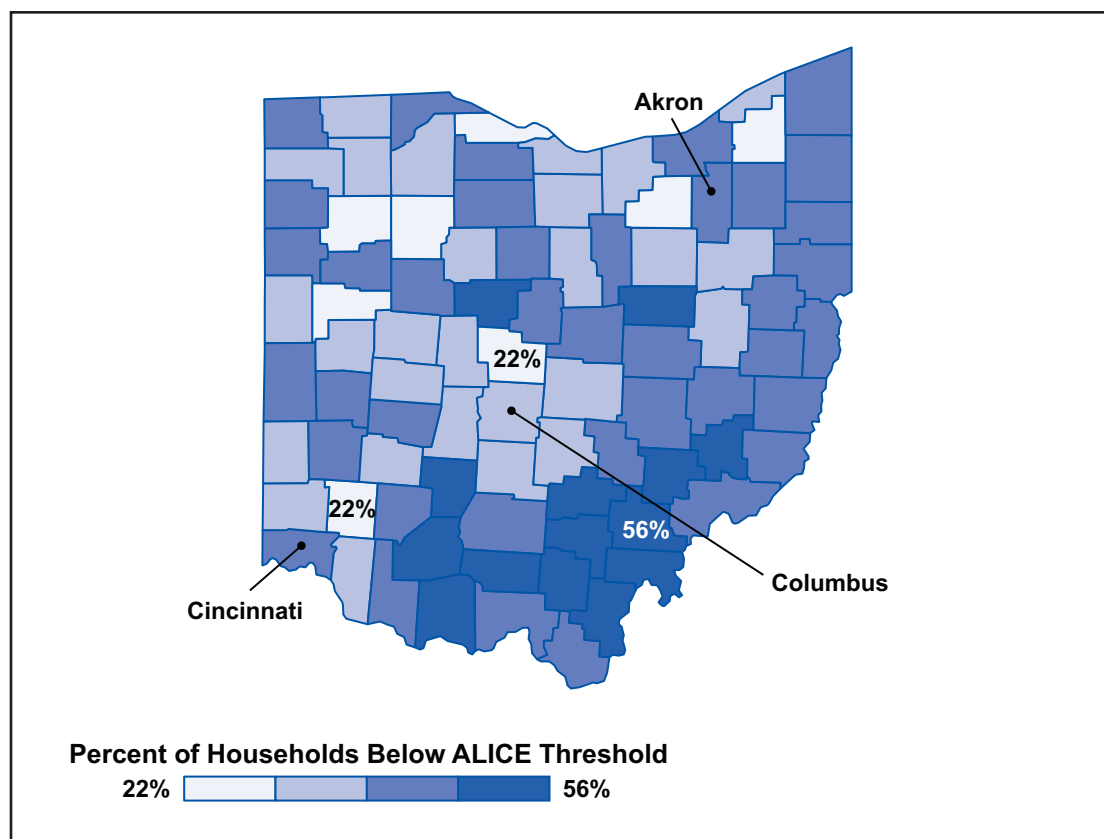
### ALICE by County

The total number of households and the number of households living below the ALICE Threshold vary greatly across Ohio's 88 counties. For example, Noble County is the smallest county in the state, with 4,886 households, and Cuyahoga County is the largest, with 532,752 households. Delaware and Warren counties have the smallest percentage of households with income below the ALICE Threshold, at 22 percent; Athens County has the largest, at 56 percent. Figure 3 shows that households living below the ALICE Threshold constitute a significant percentage of households in all Ohio counties. However, there is variation between counties in terms of overall magnitude as well as share of poverty-level and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 22 percent in Delaware and Warren counties to 56 percent in Athens County.
- **Poverty:** Percentages range from 5 percent in Delaware and Warren counties to 31 percent in Athens County.
- **ALICE:** Percentages range from 14 percent in Hancock County to 41 percent in Noble County.

Figure 3.

## Percent of Households Below the ALICE Threshold by County, Ohio, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Another measure of economic conditions in a county is the persistence of economic hardship over time. According to the USDA, only one of Ohio's counties, Athens County, is a persistent-poverty county, where 20 percent or more of the population has lived in poverty over the last 30 years (U.S. Department of Agriculture (USDA), 2015).

## ALICE Breakdown Within Counties

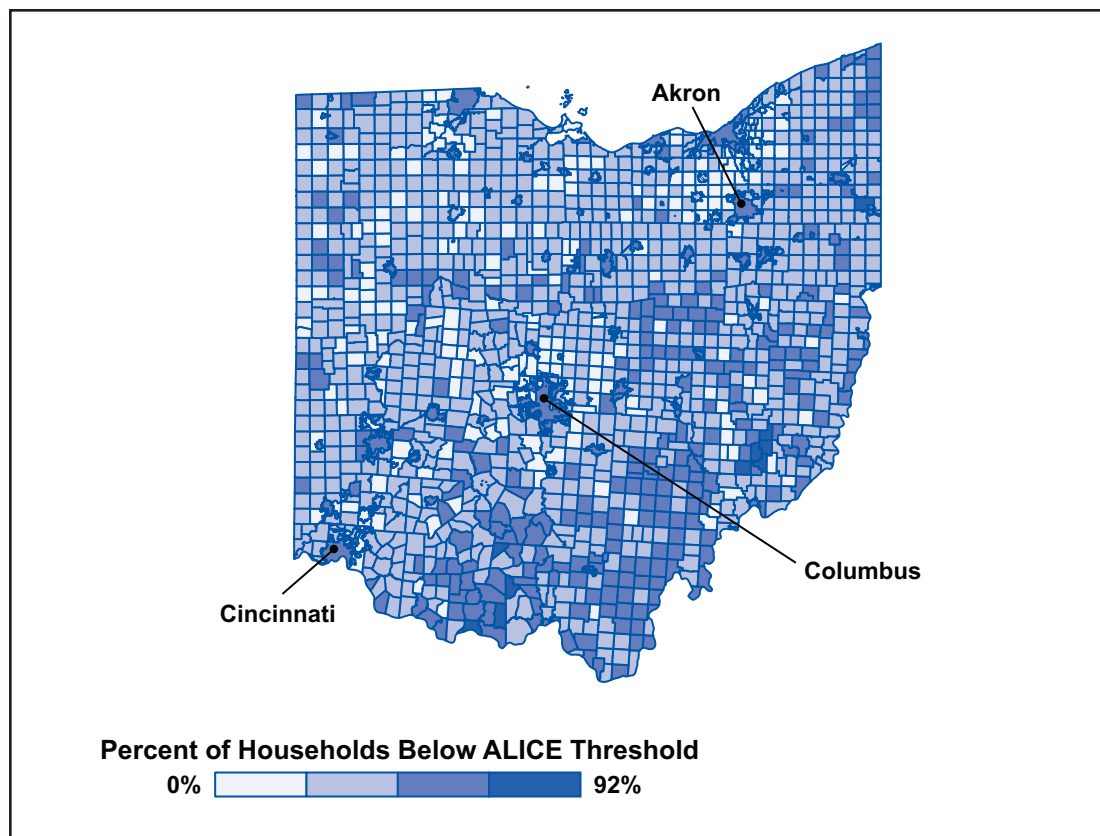
ALICE and poverty-level households live in every area across the state. Because Ohio has large geographic areas with very sparsely populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty-level households in the state's towns and cities is shown instead on a map of county subdivisions (Figure 4). County subdivisions include towns and cities as well as their surrounding areas, to provide a more complete view of local variation in household income.

County subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 4; those with the highest percentage are shaded darkest blue. Full data for cities and towns is in Appendix H, and the percent of households below the ALICE Threshold in each municipality is included in the municipal list on each County Page in Appendix J.

*"ALICE and poverty-level households live in every area across the state."*

Figure 4.

## Percent of Households Below the ALICE Threshold by County Subdivision, Ohio, 2015



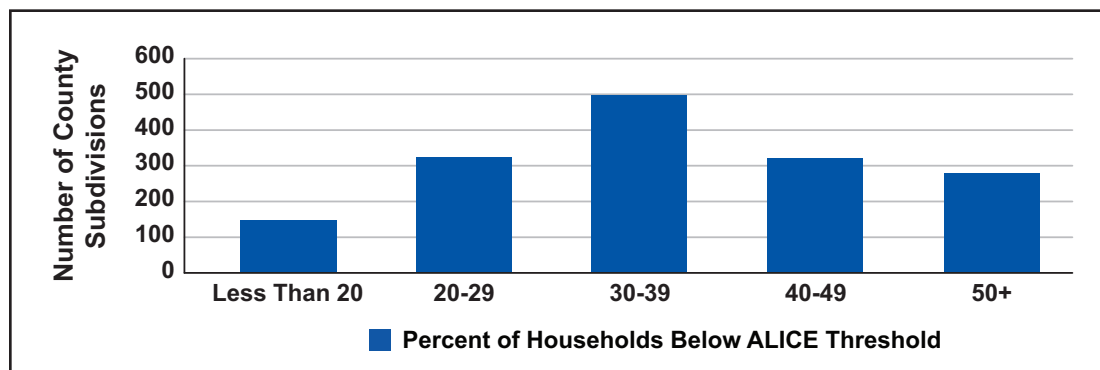
Note: For areas with small populations, the American Community Survey estimates of household income are often based on 5-year averages, making these ALICE estimates less precise than the county-level estimates.

Source: American Community Survey, 2015, and the ALICE Threshold, 2015

More than two-thirds (70 percent) of Ohio's 1,568 county subdivisions have more than 30 percent of households living on an income below the ALICE Threshold. Only 9 percent of county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 30 to 40 percent (Figure 5).

Figure 5.

## Distribution of Households Below the ALICE Threshold Across County Subdivisions, Ohio, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

*“Only 9 percent of county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 30 to 40 percent.”*

*“There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, suburbs, and rural areas.”*

Another way to measure the ALICE population is to look at Ohio’s largest cities. Of the 10 cities with more than 25,000 households, all have at least 40 percent of households with income below the ALICE Threshold, and 4 have more than 60 percent: Canton, Cleveland, Dayton, and Youngstown (Figure 6).

Figure 6.

### Households Below the ALICE Threshold, Largest Cities and Towns in Ohio, 2015

Largest Cities and Towns (Above 25,000 Households)	Number of Households	Percent of Households Below ALICE Threshold
Columbus	327,702	47%
Cleveland	167,100	67%
Cincinnati	133,039	58%
Toledo	117,531	56%
Akron	83,684	57%
Dayton	57,316	65%
Parma	33,393	40%
Canton	30,220	63%
Youngstown	26,731	70%
Lorain	25,218	58%

*Note: Data are U.S. Census Places (incorporated areas with local governments).  
Source: American Community Survey, 2015, and the ALICE Threshold, 2015*

## ALICE DEMOGRAPHICS

**ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the general population.** There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, suburbs, and rural areas.

These households move above and below the ALICE Threshold over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer a disaster and slip into poverty.

While the demographic characteristics of households in poverty measured by the FPL are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population.

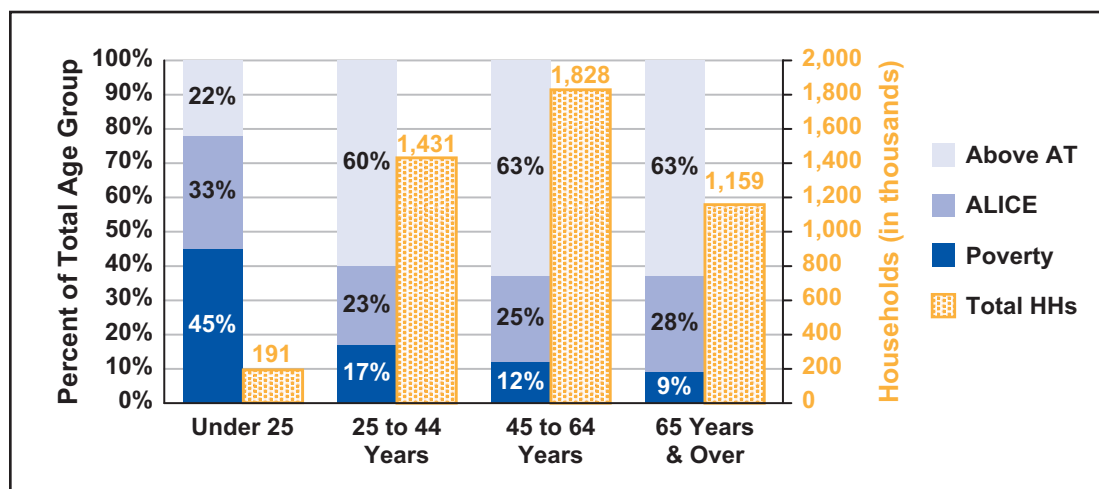
Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; recent immigrants who are undocumented, unskilled, or in limited English-speaking households (all household members 14 years old and over have at least some difficulty with English); people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans. County statistics for race/ethnicity and age are presented in Appendix B.

## Age

There are ALICE households in every age bracket in Ohio (Figure 7). Within each age bracket, the number of ALICE households and households in poverty generally reflect their proportion of the overall population. Where they differ, the youngest are overrepresented in poverty, and both the youngest and the oldest are overrepresented in the ALICE population.

Figure 7 shows the total number of households in each age group in the gold dotted bars (with the scale on the right axis); the blue bars show the percent of households in each age group by income (with the scale on the left axis).

**Figure 7.**  
**Household Income by Age, Ohio, 2015**



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

The youngest Ohio age group (under 25) has the highest share of both ALICE and poverty-level households: 45 percent are in poverty, while an additional 33 percent are ALICE. As households get older, a smaller percentage of them are in poverty. Middle-aged households (25 to 64 years) are the least likely to be ALICE households. Senior households (65 years and older) are less likely to be in poverty (9 percent) but have the second-highest share of ALICE households (28 percent) in any age group.

The comparatively low rate of senior households in poverty (9 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 28 percent of senior households qualify as ALICE highlights the reality that these same benefits are often not at a level that enables financial stability, particularly in parts of Ohio where the cost of living is high. This is reinforced by the fact that many senior households continue to work, some by choice and others because of low income. In Ohio's 65- to 74-year-old age group, 25 percent are in the labor force, as are 6 percent of those aged 75 years and over (American Community Survey, 2015).

Earning enough income to reach the ALICE Threshold is especially challenging for young households in Ohio, as illustrated by the high numbers of younger households below the ALICE Threshold. The same is true in many parts of the country, and the response has typically been a decrease in the number of households headed by someone under the age of 25 as young workers move back in with their parents or find roommates to save money. From 2007 to 2015, the number of Ohio's households headed by someone under 25 decreased by 8 percent (Vespa, Lewis, & Kreider, 2013; American Community Survey, 2007, 2010, 2012, and 2015).

*“Earning enough income to reach the ALICE Threshold is especially challenging for young households in Ohio, as illustrated by the high numbers of younger households below the ALICE Threshold.”*

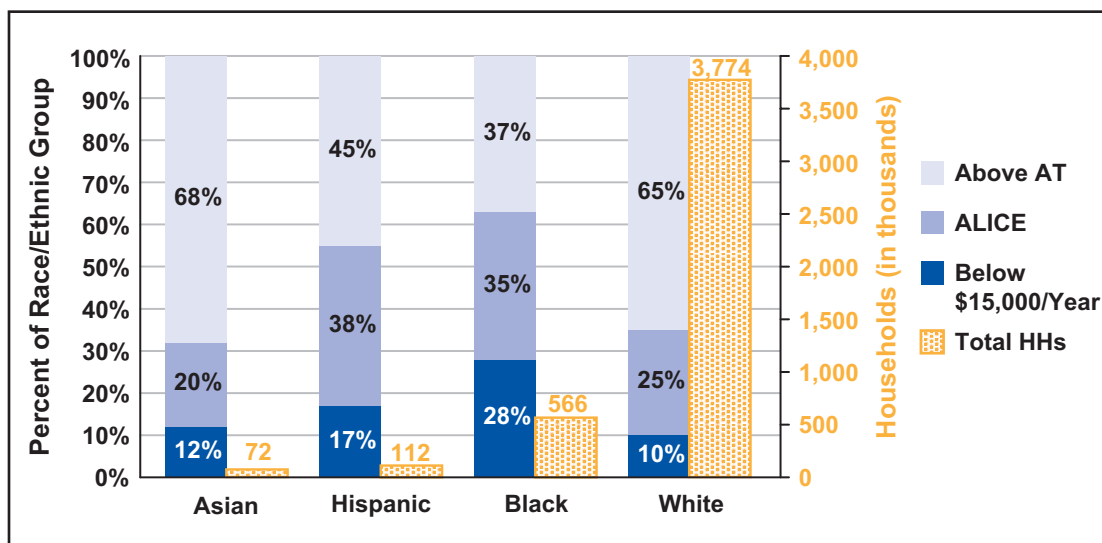
## Race/Ethnicity

Of Ohio's 4.6 million households, 83 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 79 percent of ALICE households and 68 percent of households in poverty. In fact, White households remain the majority in all income categories, while the distribution is mixed for households of color.

While Blacks and Hispanics are over-represented as a percentage of Ohio's ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Ohio population. The state's groups of color with reported income data – Asians, Hispanics, and Blacks – are shown in Figure 8.

Figure 8.

### Asian, Hispanic, Black and White Households by Income, Ohio, 2015



Note: This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages. Native Americans account for only 0.15 percent of households; there is insufficient data to accurately calculate their household income status. Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below \$15,000 is used as a proxy.

Source: American Community Survey, 2015, and the ALICE Threshold, 2015

*“While Blacks and Hispanics are over-represented as a percentage of Ohio’s ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Ohio population.”*

In terms of race and ethnicity, Ohio was settled predominately by Europeans and their descendants during the first half of the 19<sup>th</sup> century, when the U.S. underwent its first great wave of European westward expansion. Ohio’s population in 1800 was only 45,000; by 1850, it exceeded 2 million. Migrants of German and Scotch-Irish descent came directly or via New England, the Mid-Atlantic, and Virginia; there were also immigrants from England, France, Switzerland, and Canada. Toward the end of the century, the number of immigrants from eastern and southern Europe began to increase as immigration from central and northern Europe slowed (American Community Survey, 2015; Ohio History Central, 2014).

Blacks make up the largest population of color in Ohio. They accounted for less than 2 percent of the state’s population in 1900, increasing to 6 percent by 1950 and to 13 percent by 2015. The largest inflow of Black residents came during the Great Migration, which began in the 1910s and continued through the early 1940s. The two World Wars created jobs for Black workers, both within the military and in factory positions abandoned by White workers who enlisted. Most Black Ohioans were concentrated in Cleveland, Youngstown, Toledo, and Akron. The 1960s saw another wave of migration of Blacks from southern states; a more recent trend is Black Ohioans moving from cities to suburbs (Kneebone & Berube, 2013; Gibson & and Jung, 2005; Ohio History Central, 2017; Ohio History Connection and the State Library of Ohio, 2017).

Ohio also has small but growing Hispanic and Asian populations. Hispanics have grown from 1 percent of all households in 1990 to 2 percent in 2015. Hispanics have come to Ohio from neighboring states as well as from abroad – primarily Mexico and other Central American countries, as well as the Caribbean and Brazil. The Asian share of Ohio’s population increased from less than 1 percent in 1990 to 2 percent in 2015, with most arriving from China and India (American Immigration Council, 2015; Migration Policy Institute, 2015).

In addition, more than 30,000 refugees live in Ohio, having been resettled between 1983 and 2014. More than half have been resettled in Franklin County, increasing the county’s foreign-born population from 3.4 percent in 1990 to 9.8 percent (or 119,162 people) in 2013; almost half of these refugees are from Somalia. In fact, by 2009 Central Ohio had the second-largest Somali population in the U.S. behind Minneapolis (American Immigration Council, 2015).

While first to migrate into what is now Ohio, American Indian tribes shrank dramatically as the influx of European settlers increased in the 18<sup>th</sup> and 19<sup>th</sup> centuries. By 2015, Native Americans made up 0.12 percent of Ohio households.

People of Some Other Race (Census classification) account for 0.29 percent of Ohio households; and those who identify as Two or More Races represent 0.4 percent (American Community Survey, 2015; Ohio History Central, 2014; WE Global Network, 2015).

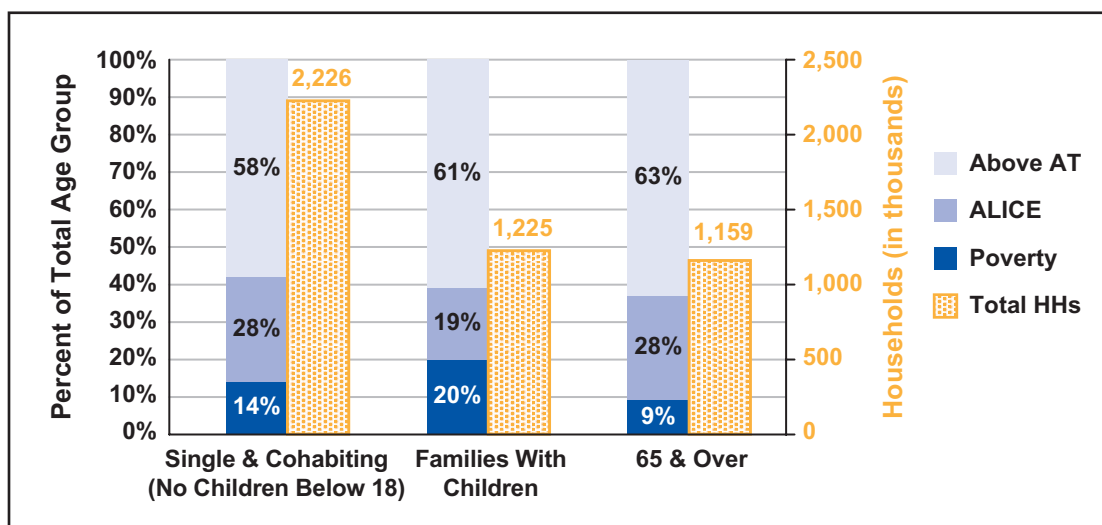
## Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. Yet in a reflection of changing family structures across the country, there are now many more types of households as well. In Ohio, these “other” households now make up the largest proportion of households with income below the ALICE Threshold, at 48 percent. These households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single adults younger than 65; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, these households – single or cohabiting, without children under 18 – increased between 1970 and 2012. The share of households comprised of married couples with children under 18 decreased by half, from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, & Kreider, 2013).

After these single or cohabiting households, seniors (25 percent) and families with children (27 percent) still make up a significant number of Ohio households below the ALICE Threshold (Figure 9). This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

*“While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children.”*

Figure 9.  
Household Types by Income, Ohio, 2015



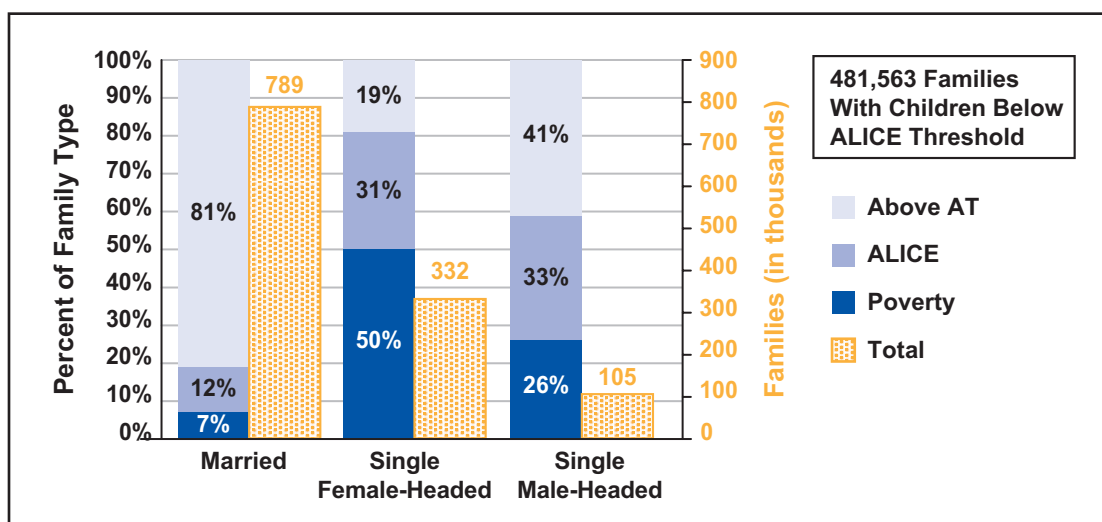
Source: American Community Survey, 2015, and the ALICE Threshold, 2015

*“Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred.”*

## Families With Children

The economic status of America’s families with children under the age of 18 has declined since 2007. Of Ohio’s 1.2 million families with children, 39 percent have income below the ALICE Threshold. While most families with children under 18 in Ohio (64 percent) have married adults, children in families with income below the ALICE Threshold are more likely to live in single-parent families (Figure 10). Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, only 37 percent of single-parent homes have one parent as the sole adult in the household. In 11 percent of “single-parent” homes, the parent has a cohabiting partner; in 52 percent, another adult age 18 or older lives in the home (Vespa, Lewis, & Kreider, 2013).

Figure 10.  
Families With Children by Income, Ohio, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, the number of children, and the costs of child care for children of different ages.

*“Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care.”*

### **Married-Couple Families With Children**

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 81 percent of married-couple families with children in Ohio have income above the ALICE Threshold. However, because they are such a large demographic group, married-couple families with children still account for 23 percent of families with children who live in poverty and 40 percent of ALICE families with children.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced an even greater challenge: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, & Kreider, 2013).

### **Single Female-Headed Families With Children**

Families headed by single women with children are much more likely to struggle financially. They account for 27 percent of all Ohio families with children but 56 percent of households with children below the ALICE Threshold.

Single female-headed families are often highlighted as the most typical low-income household. With only one wage earner, it is not surprising that single-parent families are over-represented among ALICE households. For women, this is compounded by the fact that in Ohio, they still earn significantly less than men, as detailed below in Figure 12. Yet it is important to note that in Ohio, single female-headed families account for only 19 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities.

Using a different calculation, the Working Poor Families Project (WPFP) estimated that in 2012, 43 percent of low-income working families in Ohio were headed by women, as were 39 percent nationally. However, the WPFP population of low-income households is much smaller because it does not include households with unemployed workers or those with a disability, as the ALICE Threshold does, so its formula may overstate the prominence of single female-headed families (Povich, Roberts, & Mather, 2013-2014).

### **Single Male-Headed Families With Children**

The number of households headed by single men with children is a growing group in Ohio and across the country. While most single-parent families are still headed by mothers, single-father families account for 9 percent of all Ohio families with children and 13 percent of families with income below the ALICE Threshold. Although they are less common than single female-headed families, single male-headed families face similar challenges, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in Ohio, 59 percent of all single-male-headed families with children have income below the ALICE Threshold.

# ADDITIONAL RISK FACTORS FOR BEING ALICE

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by people of color discussed earlier in this section, a number of other demographic factors make a household more likely to fall into the ALICE population: being female; being lesbian, gay, bisexual, or transgender (LGBT); having low levels of education; living with a disability; or being a veteran. Groups with more than one of these factors – such as younger combat veterans, formerly incarcerated people, or undocumented, unskilled, or limited English-speaking recent immigrants – are even more likely to fall below the ALICE Threshold.

## Women

Although women make up nearly half of the U.S. workforce, receive more college and graduate degrees than men, and are the equal or primary breadwinner in 4 out of 10 families, they continue to earn significantly less than men in comparable jobs.

According to the BLS Current Population Survey, women's median earnings are lower than men's in nearly all occupations. In 2015, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (Bureau of Labor Statistics (BLS), 2015; Hegewisch & Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

Older women are also more likely to be poor: Recent data reveal that nationally, among people 65 and older, 64 percent more women than men are poor (Hess & Román, 2016). In Ohio, senior women are more likely to live longer and to be in poverty. Of those aged 65 years and older, there were 21 percent more women than men in 2015, yet almost twice as many women as men were in poverty – 9 percent of women compared to 6 percent of men (American Community Survey, 2015).

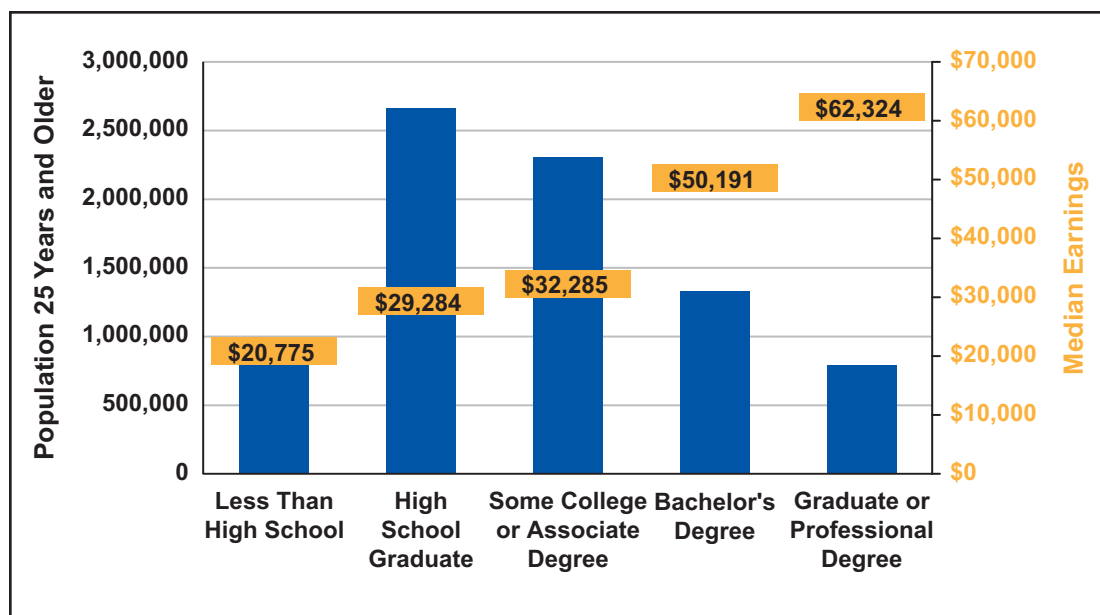
## People With Lower Levels of Education

Income continues to be highly correlated with education. In Ohio, 34 percent of the population 25 years and older have only a high school diploma, and 29 percent have some college education or an associate's degree, but only 17 percent have a bachelor's degree and 10 percent have a graduate or professional degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 11).

*“The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.”*

Figure 11.

## Education Attainment and Median Annual Earnings, Ohio, 2015



Source: American Community Survey, 2015

**Those residents with the least education are more likely to have earnings below the ALICE Threshold.** Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. In 2015, Ohio colleges and universities received more than \$650 million in federal Pell Grants, yet 67 percent of Ohio's Class of 2015 still graduated with an average of \$29,353 in student debt (Project on Student Debt, 2015; U.S. Department of Education, 2015).

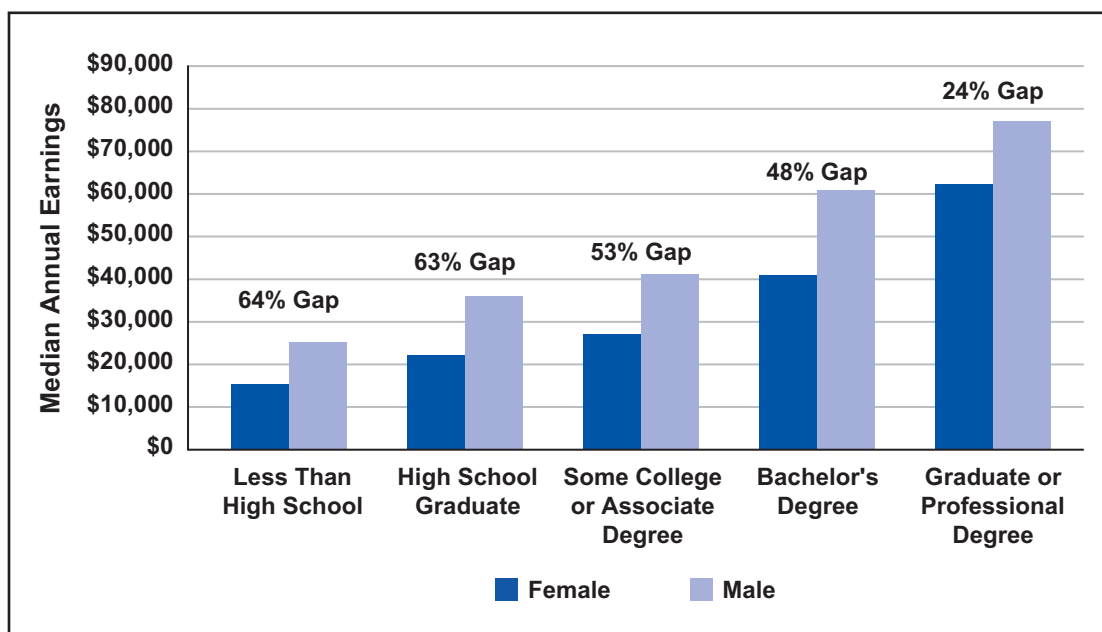
ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. In Ohio in 2013, the public high school graduation rate was 81 percent for all students, but significantly lower for economically disadvantaged students (68 percent), those with limited English proficiency (62 percent), and those with disabilities (68 percent) (Stetser & Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Within Ohio and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 12). **Men in Ohio earn at least 24 percent more than women across all educational levels and as much as 64 percent more for those with less than a high school degree** (American Community Survey, 2007, 2010, 2012, and 2015). This, in part, helps explain why so many of Ohio's single female-headed households have incomes below the ALICE Threshold.

*“ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income.”*

Figure 12.

## Median Annual Earnings by Education and Gender, Ohio, 2015



Source: American Community Survey, 2015

## People With a Disability

*“The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities.”*

Households with a member who is living with a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2015; Brault, 2012).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer & Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development (HUD), 2011).

Ohio's numbers fit with these national findings. Notably, Ohio residents with a disability are far less likely to be employed: Only 24 percent of working-age residents (18–64 years old) with a disability are employed, compared to 60 percent of those with no disability. And for those who are working, they earn less. The median annual earnings for an Ohio resident with a disability are \$19,734, compared to \$30,725 for a worker without a disability (American Community Survey, 2015).

A total of 16 percent of adults in Ohio have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 22 percent of Ohio residents aged 16 and over with a severe disability live in poverty, compared with 13 percent of all residents. Disability is generally disproportionately associated with age; in Ohio, 35 percent of residents 65 years or older are living with a disability, more than double the 16 percent average for all ages (American Community Survey, 2007, 2010, 2012, and 2015).

## The LGBT Community

According to Gallup surveys conducted in 2012, the percentage of Ohio adults who identify as lesbian, gay, bisexual, or transgender (LGBT) is 3.6 percent, slightly above the nationwide average of 3.5 percent (Gates & Newport, 2013). Though there is less data available about LGBT workers, they are also likely to be economically disadvantaged. Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning \$10,000 annually or less) (Harrison, Grant and Herman, 2012; Burns, 2012; Burns, 2013; Harris, 2015).

Most same-sex households live in cities in Ohio, but conditions vary across the state. According to the Human Rights Campaign's Municipal Equality Index, Cincinnati, Columbus, and Dayton each earned a perfect score on measures of inclusivity for LGBT residents and workers, while Dublin earned one of the lowest scores (34 out of 100) (Human Rights Campaign, 2015).

## Undocumented, Unskilled, and Limited English-Speaking Recent Immigrants

Related to race and ethnicity is immigration. A small subset of Black, Hispanic, and Asian Ohioans are foreign-born, totaling just over 500,000 residents. In terms of place of birth, 42 percent were born in Asia; 22 percent were born in Europe; 19 percent were born in Latin America; and 13 percent were born in Africa (Migration Policy Institute, 2015; Maciag, 2014).

**Nationally, immigrants are only slightly more likely to be in poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups – such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are in limited English-speaking households (where no one in the household age 14 or older speaks English only or speaks English “very well”) – the likelihood increases** (Suro, Wilson, & Singer, 2011; American Community Survey, 2007, 2010, 2012, and 2015).

Recent immigrants in general earn less than longer-term residents; the median annual income for foreign-born Ohio residents who entered the state since 2010 is \$35,035, while the median income for foreign-born residents who came to Ohio before 2000 is \$49,354 (American Community Survey, 2015).

In terms of education attainment, foreign-born residents living in Ohio are more likely than residents born in Ohio not to graduate from high school (18 percent compared to 9 percent for residents born in-state). Yet in college, they achieve at a slightly higher rate than residents born in-state (20 percent have a bachelor's degree, compared to 16 percent for those born in-state), and they receive more than three times the rate of graduate degrees (20 percent, compared to 6 percent for residents born in-state) (American Community Survey, 2015).

Research by the U.S. Census Bureau has found that English-speaking ability among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day & Shin, 2005; Suro, Wilson, & Singer, 2011). The American Community Survey reports more than 140 different foreign languages spoken in Ohio, with Spanish being the most common at 34 percent. Of Ohio households, 2.5 percent are limited English-speaking households (American Community Survey, 2006-2008).

*“Nationally, immigrants are only slightly more likely to be in poverty-level or ALICE households than non-immigrants.”*

## Veterans

As of 2015, there were 760,898 veterans living in Ohio. Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire. Three factors make younger veterans, in particular, more likely to be ALICE: They are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans (American Community Survey, 2015).

Unemployment is a major challenge for younger vets. Seventy-seven percent of Ohio's veterans are in the labor force (including those looking for work); of those, 5 percent were unemployed in 2015. But while 93 percent of Ohio veterans are 35 years or older (Figure 13), **the most recent and youngest – veterans aged 18 to 34 years – are most likely to be unemployed or in struggling ALICE households.** While state-level data is not available, at the national level veterans aged 18-34 years old are twice as likely as their older counterparts to be unemployed. Within the young age group, the very youngest – those aged 18 to 24 years old – are the most likely to be unemployed, with 16 percent unemployed in 2015 (American Community Survey, 2015; Bureau of Labor Statistics, 2017).

There were 1,183 homeless Ohio veterans in 2015, down 4 percent from 1,236 in 2014 (American Community Survey, 2015; U.S. Department of Housing and Urban Development, 2015; U.S. Department of Housing and Urban Development, November 2015).

Figure 13.  
Veterans by Age, Ohio, 2015

Age	Number of Veterans (OH)	Percent of Total Veterans (OH)	Percent of Veterans Unemployed (U.S.)
18 to 34 Years	56,578	7%	8%
35 to 54 Years	186,105	24%	3%
55 to 64 Years	137,562	18%	5%
65 years and Over	380,653	50%	4%

Source: American Community Survey, 2015; Bureau of Labor Statistics, 2015

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers – two factors that predispose job-seekers to higher unemployment rates (Faberman & Foster, 2013; Bureau of Labor Statistics (BLS), 2016).

*“Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire.”*

## Ex-Offenders

Ohio's overall incarceration rate of 449 per 100,000 adults was slightly above the national average of 473 per 100,000 adults in 2015. However, the rate for Black men is much higher: The latest data shows that the incarceration rate for Black working-age men in Ohio was 2,336 per 100,000 in 2010 – nearly six times higher than that for Whites (422 per 100,000) (National Institute of Corrections, 2016; Prison Policy Initiative, 2016).

People with past convictions in Ohio and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, employer reluctance to hire ex-offenders, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues.

A range of studies has found that ex-offenders have employment rates between 9.7 and 23 percent lower than those of non-offenders; in 2008, those reductions lowered the total male employment rate in the U.S. by 1.5 to 1.7 percentage points. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Wiegand, Nicholson, & Foley, 2012; Schmitt & Warner, 2010).

*“People with past convictions in Ohio and across the country are more likely to be unemployed or to work in low-wage jobs.”*

# II. HOW COSTLY IS IT TO LIVE IN OHIO?

## Measure 2 – The Household Budget: Survival vs. Stability

### AT-A-GLANCE: SECTION II

#### The Household Survival Budget

- The Household Survival Budget estimates what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in Ohio is \$60,396 – more than double the U.S. poverty level of \$24,250 per year for the same size family.
- The Household Survival Budget for a family translates to an hourly wage of \$30.20 for one parent (or \$15.10 per hour each, if two parents work).
- The average annual Household Survival Budget for a single adult in Ohio is \$17,652, which translates to an hourly wage of \$8.83.
- Child care represents an Ohio family's greatest expense: an average of \$1,442 per month for registered home-based care, or \$1,603 per month for two children in licensed and accredited center-based care.

#### The Household Stability Budget

- The Household Stability Budget measures how much income is needed to support and sustain an economically viable household, including both a 10 percent savings plan and the cost of a smartphone.
- The average annual Household Stability Budget is \$104,088 for a family of four – 72 percent higher than the Household Survival Budget.
- To afford the Household Stability Budget for a two-parent family, each parent must earn \$26.02 per hour or one parent must earn \$52.04 per hour.

*“The cost of basic household necessities increased in Ohio from 2007 to 2015 despite low inflation during the Great Recession.”*

The cost of basic household necessities increased in Ohio from 2007 to 2015 despite low inflation during the Great Recession. As a result, 40 percent of households in Ohio are challenged to afford basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

## THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy.

Figure 14 shows a statewide average Household Survival Budget for Ohio in two variations – one for a single adult, and the other for a family with two adults, a preschooler, and an infant. It also shows the average of the change in budgets between 2007 and 2015 for a single adult and for a four-person family. A Household Survival Budget for each county in Ohio is presented in Appendix J, and additional family variations are available at: <http://spaa.newark.rutgers.edu/united-way-alice>

The average annual Household Survival Budget for a four-person family living in Ohio is \$60,396, an increase of 21 percent from the start of the Great Recession in 2007, driven primarily by a 74 percent increase in the cost of health care. The rate of inflation over the same period was 14 percent.

**The Household Survival Budget for a family translates to an hourly wage of \$30.20, 40 hours per week for 50 weeks per year for one parent (or \$15.10 per hour each, if two parents work).**

The annual Household Survival Budget for a single adult is \$17,652, an increase of 15 percent since 2007. The single-adult budget translates to an hourly wage of \$8.83.

As a frame of reference, it is worth noting that the Household Survival Budget is lower than both the MIT Living Wage Budget and the Economic Policy Institute's Family Budget Calculator (Massachusetts Institute of Technology, 2015; Economic Policy Institute, 2013). These are compared with both the Survival and Stability budgets later in this section.

*“The average annual Household Survival Budget for a four-person family living in Ohio is \$60,396, an increase of 21 percent from the start of the Great Recession in 2007, driven primarily by a 74 percent increase in the cost of health care.”*

**Figure 14.**  
**Household Survival Budget, Ohio Average, 2015**

Ohio Average – 2015			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2015 PERCENT CHANGE
<b>Monthly Costs</b>			
Housing	\$452	\$682	13%
Child Care	\$-	\$1,442	9%
Food	\$184	\$609	14%
Transportation	\$349	\$697	8%
Health Care	\$184	\$707	74%
Miscellaneous	\$134	\$458	19%
Taxes	\$168	\$438	31%
<b>Monthly Total</b>	<b>\$1,471</b>	<b>\$5,033</b>	<b>18%</b>
<b>ANNUAL TOTAL</b>	<b>\$17,652</b>	<b>\$60,396</b>	<b>18%</b>
<b>Hourly Wage</b>	<b>\$8.83</b>	<b>\$30.20</b>	<b>18%</b>

Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS), 2015; Ohio Department of Taxation, 2015; and Ohio Department of Job and Family Services, 2015. For full methodology, see Appendix C.

In comparison to the annual Household Survival Budget, the U.S. poverty level was \$24,250 per year for a family of four and \$11,770 per year for a single adult in 2015. In that same year, the Ohio median family income was \$65,176 per year and the median household income was \$51,075.

Increases in budget costs occurred primarily from 2007 to 2010 but continued through 2015. For example, housing increased by 11 percent from 2007 to 2010 and then only by 2 percent from 2010 to 2015.

The Household Survival Budget varies across Ohio counties. Household essentials are least expensive in the counties along the Appalachian Mountains in the eastern and southern part of the state for a family at \$55,908 per year, and in Guernsey, Harrison, Huron, and Muskingum counties for a single adult at \$16,416. They are most expensive in Delaware and Franklin counties for a family at \$66,168, and in Athens County for a single adult at \$19,596. For each county's Survival Budget, see Appendix J.

## Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Housing costs vary by county in Ohio. Rental housing is least expensive for a two-bedroom apartment in Appalachian Ohio counties at \$634 per month and for an efficiency apartment in Guernsey, Harrison, Huron, and Muskingum counties at \$377. Rental housing is most expensive for a two-bedroom apartment in Delaware, Fairfield, Franklin, Licking, Madison, Morrow, and Pickaway counties at \$811 per month and for an efficiency apartment in Athens County at \$571. To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that Ohio was the 40<sup>th</sup> most expensive state in the country for housing in 2015 (National Low Income Housing Coalition, 2015).

In the Household Survival Budget, housing for a family accounts for 14 percent of the budget, which is well below HUD's affordability guidelines of 30 percent (U.S. Department of Housing and Urban Development, 2015). For a single adult, an efficiency apartment accounts for 31 percent of the Household Survival Budget, above the threshold at which the renter would be considered "housing burdened." The availability of affordable housing units is addressed in Section V.

## Child Care

In Ohio, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of \$1,442 per month (\$755 per month for an infant and \$687 for a 4-year-old).

While home-based child care sites in Ohio with fewer than 7 children are required to be registered with the state and are regulated for safety, they are not required to be licensed, and the quality of care that they provide may vary between locations. However, child care centers, which must be licensed by the Ohio Department of Job and Family Services to meet standards of quality care and safety, are significantly more expensive, with an average cost of \$1,603 per month (\$881 per month for an infant and \$722 for a 4-year-old) (Ohio Department of Job and Family Services, 2015).

Costs vary across counties. The least expensive home-based child care for an infant and a preschooler is found in rural counties at \$1,238 per month, and the most expensive home-based child care is in urban areas at \$1,635 per month.

*"Child care for two children accounts for 29 percent of the family's budget, their greatest expense."*

Child care for two children accounts for 29 percent of the family's budget, their greatest expense. The cost of child care in Ohio increased by 9 percent through the Great Recession and after, from 2007 to 2015. These increases have made child care costs prohibitive for many ALICE families, not just in Ohio but nationwide. For example, a recent study from the Oregon Child Care Research Partnership found that it was 24 percent harder (measured by an increase in prices combined with a decrease in income) for a family to purchase care in 2012 than in 2004, and 33 percent harder for single parents (Weber, 2015).

## Food

The original U.S. poverty level was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimal budget amount possible for each category. The Thrifty Food Plan is also the basis for the Ohio Food Assistance Program (also known as the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag & Kumcu, 2011).

Within the Household Survival Budget, the cost of food in Ohio is \$609 per month for a family of two adults and two young children and \$184 per month for a single adult (U.S. Department of Agriculture, 2015a). The cost of food increased in Ohio by 14 percent from 2007 to 2015, the same as the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget, so that a total household budget was the cost of food multiplied by three. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 12 percent of the Household Survival Budget for a family or 13 percent for a single adult in Ohio. Because the methodology of the FPL has not evolved in tandem with changing lifestyles and work demands, the FPL significantly underestimates the total cost of even the most minimal household budget today.

## Transportation

The fourth item in the Household Survival Budget is transportation, a prerequisite for most employment in Ohio. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, an Ohio family pays an average of \$697 per month for gasoline, motor oil, and other vehicle expenses. Public transportation costs much less but is not widely available in any county in Ohio.

Where public transportation is available, it can significantly reduce the cost of the Household Survival Budget for many families. Yet in all Ohio counties, fewer than 8 percent of workers use public transportation, so most workers in the state must have a car to get to their jobs. The Household Survival Budget reflects the cost of using a car, which is a significant additional expense for ALICE households (American Community Survey, 2007, 2010, 2012, and 2015).

Transportation costs represent 14 percent of the average Household Survival Budget for a family and 24 percent for a single adult. These costs are lower than those recorded by the Housing and Transportation Affordability Index. For low-income Ohio households, transportation costs take up more than 25 percent of the household budget in metro

*“Where public transportation is available, it can significantly reduce the cost of the Household Survival Budget for many families. Yet in all Ohio counties, fewer than 8 percent of workers use public transportation, so most workers in the state must have a car to get to their jobs.”*

Columbus, and up to 35 percent in more rural parts of Ohio (Center for Neighborhood Technology, 2016). The Household Survival Budget in Figure 14 shows state average transportation costs adjusted for household size. Actual county costs are shown in Appendix J.

## Health Care

The health care budget includes the nominal out-of-pocket health care spending indicated in the Bureau of Labor Statistics' Consumer Expenditure Survey. In 2015, the average health care cost in Ohio was \$184 per month for a single adult (13 percent of the budget) and \$707 per month for a family (14 percent of the budget), which represents an increase of 74 percent from 2007 to 2015. Since it does not include health insurance, such a low health care budget is not realistic in Ohio, especially if any household member has a serious illness or a medical emergency.

In 2015, the budget item added compliance with the Affordable Care Act (ACA). Since ALICE does not earn enough to afford the premiums for the ACA Marketplace plans (even the least expensive Bronze Plan) and many ALICE households make too much to be eligible for Medicaid (the eligibility cutoff in Ohio is 133 percent of the FPL), the Household Survival Budget includes the least expensive option, which is the cost of the “shared responsibility payment” – the penalty for not having coverage. The annual penalty was \$325 for a single adult and \$975 for a family of four in 2015. These costs may change in the future as insurance plans and federal health care legislation change over time in Ohio and across the country (Internal Revenue Service (IRS), 2016; Ohio Department of Medicaid, 2016).

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in Ohio, with wide geographic variation across the state. Costs for adult day care range from \$576 per month in Dayton and Toledo to \$1,224 in Cleveland; costs for assisted living range from \$3,221 per month in Toledo to \$5,153 in Akron (John Hancock, 2013).

## Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Ohio, even for low-income households. Taxes represent 11 percent of the average Household Survival Budget for a single adult and 9 percent for a family, including credits and exemptions. A single adult in Ohio earning \$17,500 per year pays on average \$170 in federal and state taxes, and a family earning around \$60,000 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately \$430. These rates include standard federal and state deductions and exemptions. Ohio income tax rates remained flat from 2007 to 2015, but the income brackets increased slightly. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. Though taxes increased only slightly, as the entire budget increased more taxes were required. Because of this, the average tax bill for a single adult increased by 13 percent but for a family increased by 49 percent from 2007 to 2015 (Ohio Department of Taxation, 2007, 2010, 2012 and 2015). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the ALICE Household Survival Budget of \$60,396 for a family of four is above the gross income eligibility threshold for EITC of \$49,974. For a single working adult, the ALICE Threshold of \$17,652 is above the EITC eligibility threshold of \$14,820. However, many ALICE households at the lower end of the income scale are eligible for EITC (Internal Revenue Service (IRS), 2015). The IRS estimates that the federal EITC helped more than 939,000 ALICE and poverty-level families in Ohio in

*“Between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 289,000 Buckeye taxpayers and their households out of poverty, including 162,000 children.”*

2016, reaching 82 percent of those eligible. In addition, between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 289,000 Buckeye taxpayers and their households out of poverty, including 162,000 children. The Ohio EITC is 10 percent of the federal credit (Internal Revenue Service (IRS), 2017a; Internal Revenue Service (IRS), 2017b; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2016).

In every state in the U.S., at least some low- or middle-income groups pay a larger share of their income in state and local taxes than wealthy families. Although Ohio's income taxes are progressive, the state's sales and property taxes are regressive and impact middle- and low-income residents more than the wealthiest residents (Ohio Department of Taxation, 2015; Institute on Taxation and Economic Policy, 2015).

## What is Missing From the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for essentials such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category could also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults owned a smartphone in 2014, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something “they couldn’t live without.” Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Anderson, 2015).

The Miscellaneous category is not enough to purchase cable service or cover automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the Household Survival Budget for a financial indulgence such as holiday gifts, or a new television – something that many households take for granted. This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

*“This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue.”*

## THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. **In Ohio, the Household Stability Budget is \$104,088 per year for a family of four – 72 percent higher than the Household Survival Budget** (Figure 15). That comparison highlights yet again how minimal the expenses are in the Household Survival Budget.

Figure 15.

## Average Household Stability Budget vs. Household Survival Budget, Ohio, 2015

Ohio, Average - 2015			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Survival	Stability	Percent Difference
<b>Monthly Costs</b>			
Housing	\$682	\$1,132	66%
Child Care	\$1,442	\$1,603	11%
Food	\$609	\$1,159	90%
Transportation	\$697	\$1,201	72%
Health Care	\$707	\$986	39%
Cell Phone	N/A	\$99	N/A
Savings	N/A	\$618	N/A
Miscellaneous	\$458	\$618	35%
Taxes	\$438	\$1,258	187%
Monthly Total	\$5,033	\$ 8,674	72%
<b>ANNUAL TOTAL</b>	\$60,396	\$104,088	72%
<b>Hourly Wage</b>	\$30.20	\$52.04	72%

Source: See Appendix D

*“The spending amounts in the Household Stability Budget are those that can be maintained over time.”*

The spending amounts in the Household Stability Budget are those that can be maintained over time. Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents, and in a moderate house with a mortgage. Child care has been upgraded to licensed and accredited care, where quality is fully regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus the average cost of food away from home as reported by the Consumer Expenditure Survey, which is realistic for a working family. For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability. For health care, the budget adds in health insurance and is represented by the cost of an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget.

Because most jobs now require access to the internet and a smartphone, this year's Household Stability Budget includes the cost of a cell phone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The least expensive option has been selected from the Consumer Reports plan comparison. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$618 per month for a family is probably enough to invest in education and retirement, while \$170 per month for a single adult might be enough to cover the monthly payments on a student loan or build toward the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for an Ohio family with two children is moderate in what it includes, yet it still totals \$104,088 per year. This is 72 percent higher than the Household Survival Budget of \$60,396 and 60 percent higher than the Ohio median family income of \$65,176 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$26.02 per hour or one parent must earn \$52.04 per hour.

The Household Stability Budget for a single adult totals \$28,800 per year, 63 percent higher than the Household Survival Budget, but lower than the Ohio median earnings for a single adult of \$30,635. To afford the Household Stability Budget, a single adult must earn \$14.40 per hour.

## Comparison with Other Budgets

How do the Household Survival and Stability Budgets compare with other measures? The Household Survival Budget is the lowest of all family budget measures, except the Federal Poverty Level (FPL). It is designed to measure the bare minimum required to live and work in the modern economy, and is not sustainable over time.

Other measures, including the MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator, provide for greater housing and child care quality, more nutritious food, and less risky transportation and health care (Glasmeier & Nadeau, 2016; Economic Policy Institute, 2015). Though slightly more comfortable, these budgets, too, are limiting and would be difficult to sustain for long periods of time.

The lowest-cost budget, the FPL, is not based on the actual cost of basic household goods in a specific county. As discussed earlier, the FPL is based on three times the cost of a minimally adequate diet in the 1960s, with adjustments for inflation; for a family of two adults and two children, the FPL totaled \$24,250 in 2015.

To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household – and it is significantly higher than both the other measures and Ohio's median family income (Figure 16).

When comparing the methodology used to calculate the Household Survival Budget and the MIT Living Wage Calculator for a family of four in Carroll County, the Survival Budget is more conservative in all categories except taxes, since all Ohio residents are subject to the same tax code:

- **Housing:** The Survival Budget reflects HUD's 40<sup>th</sup> rent percentile for a two-bedroom apartment, which includes all utilities whether paid by the landlord/owner or by the renter. MIT also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** The Survival Budget reflects the cost of home-based child care for an infant and 4-year-old. MIT selects the lowest-cost child care option available (which is usually home-based care) but for a 4-year-old and a school-age child, whose costs are generally lower.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family; MIT reports the USDA's slightly more generous Low-Cost Food Plan for a family.
- **Transportation:** The Survival Budget includes only the operating costs for a car (including car insurance) or public transportation where available. MIT includes the operating costs for a car, plus the cost of vehicle financing and insurance.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; MIT instead reports the cost of employer-sponsored health insurance, medical services and supplies, and prescription drugs.

*“To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household – and it is significantly higher than both the other measures and Ohio's median family income.”*

- **Miscellaneous:** Both plans have a modest additional category. In the Survival Budget, it is 10 percent of the budget for cost overruns, and in MIT's budget, it is a category for essential clothing and household expenses.

The result is that the MIT Living Wage Calculator allows slightly more cushion for households, and the total is 6 percent higher than the Survival Budget for a family of four in Carroll County (Massachusetts Institute of Technology, 2017).

When comparing the methodology used to calculate the Household Survival Budget and the EPI's Family Budget Calculator for the Canton/Massillon metro area (which encompasses Carroll County) for a family of four, the Survival Budget uses more basic budget items in most categories:

- The budgets are similar for **Housing** and **Taxes**.
- **Housing:** The Survival Budget reflects HUD's 40<sup>th</sup> rent percentile for a two-bedroom apartment. EPI also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** EPI uses the cost of licensed and accredited child care centers, while the Survival Budget relies on less-expensive home-based child care. However, EPI budgets for slightly older children (4 and 9 years old), whose costs are typically lower than the Household Survival Budget's calculations for an infant and a preschooler.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family, while EPI uses the USDA's Low-Cost Food Plan for the sum of the cost of food for each person in the family.
- **Transportation:** The Survival Budget includes only the operating costs for a car (including car insurance) or public transportation where available. EPI includes the operating costs for a car (including car insurance).
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses; EPI reports the cost based on the least expensive Bronze plan.
- **Miscellaneous:** The Survival Budget allocates 10 percent for cost overruns, but EPI also includes costs for apparel, personal care, and household supplies.

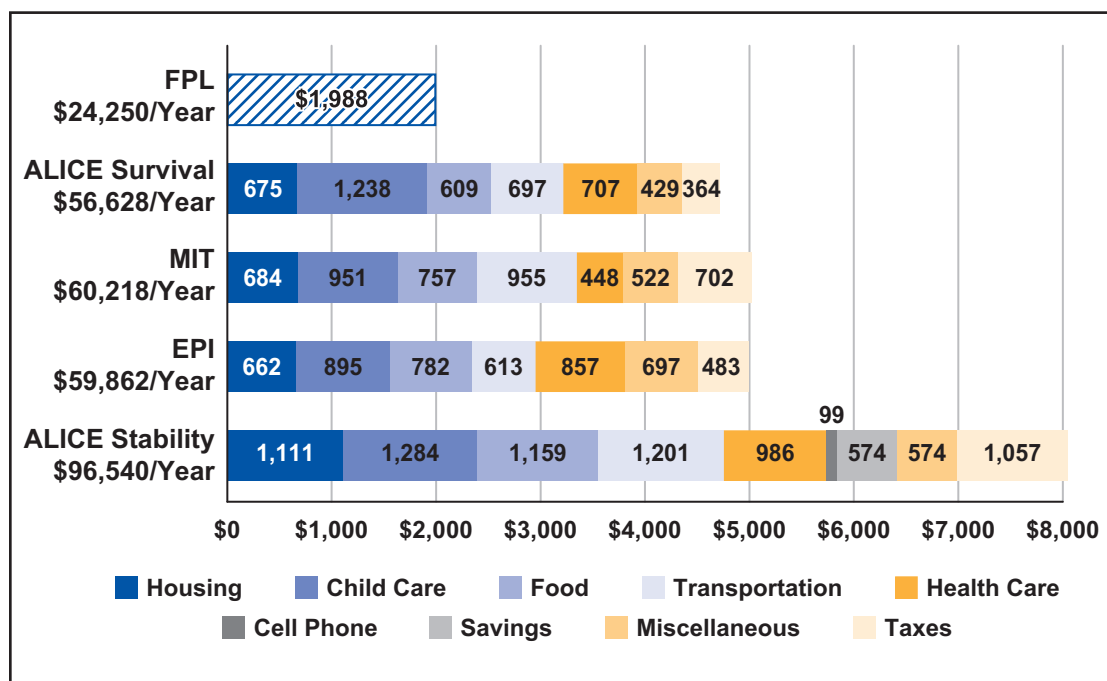
The result is that the Family Budget Calculator allows more cushion for households, and the total is 6 percent higher than the Survival Budget for a family of four in Carroll County, similar to the MIT budget (Economic Policy Institute, 2014).

While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here. It includes a 30-year mortgage for a three-bedroom house, licensed and accredited child care, the USDA's Moderate Food Plan (plus the average cost of food away from home as reported by the Consumer Expenditure Survey), leasing a car, employer-sponsored health care, the cost of a cell phone, and savings. At an annual budget of \$96,540 for a family with two working adults and two children in Carroll County, the Stability Budget exceeds the EPI's Family Budget Calculator by 61 percent and the MIT Living Wage Calculator by 60 percent.

*“The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family, while EPI uses the USDA's Low-Cost Food Plan for the sum of the cost of food for each person in the family.”*

Figure 16.

## Household Budget Comparison, Family of Four, Carroll County, Ohio, 2015



*“While the Household Survival Budget provides the lowest estimate of a household’s needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here.”*

Note: The Survival Budget child care total is for an infant and 4-year-old; both MIT and EPI calculate child care for a 4-year-old and a school-age child.

Source: ALICE Household Survival Budget, 2015; MIT Living Wage Calculator, 2015; Economic Policy Institute’s Family Budget Calculator, 2015

# III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

## AT-A-GLANCE: SECTION III

- The reshaping of the U.S. economy over the last 35 years, even more than the Great Recession, has had a slowing impact on the economy in Ohio – moreso than in many other parts of the country.
- In 2015, the unemployment rate in Ohio was 4.9 percent\* – slightly lower than the national rate of 5.3 percent – and the underemployment rate was 10.1 percent, below the national rate of 13.8 percent.
- In Ohio, 67 percent of jobs pay less than \$20 per hour, with three-quarters of those paying between \$10 and \$15 per hour.
- A full-time job that pays \$15 per hour grosses \$30,000 per year, which is less than half of the Household Survival Budget for a family of four in Ohio.
- There are more than 170,620 food preparation jobs in Ohio, paying an average of \$8.94 per hour. This salary falls short of meeting the family Household Survival Budget by \$42,516 per year.
- In 2011, 17 percent of Ohio's households had less than \$4,632 in savings or other assets.
- From 2007 to 2012, housing values dropped by 18 percent in Ohio, and many homeowners who could not keep up with mortgage payments were forced to sell their homes at a loss.
- Many households in Ohio do not use basic banking services. In 2011, 50 percent of Ohio's households with an annual income below \$50,000 had used an Alternative Financial Product (AFP) such as non-bank money orders or non-bank check cashing.

\*Ohio state average unemployment rate for 2015 from the Bureau of Labor Statistics (BLS). Note that Appendix J, the Ohio County Pages, uses the 2015 Ohio state average unemployment rate from the American Community Survey, which was 6.4 percent, and the national average of 6.3 percent.

*“There is no demographic feature that defines ALICE households more than their jobs and their savings accounts.”*

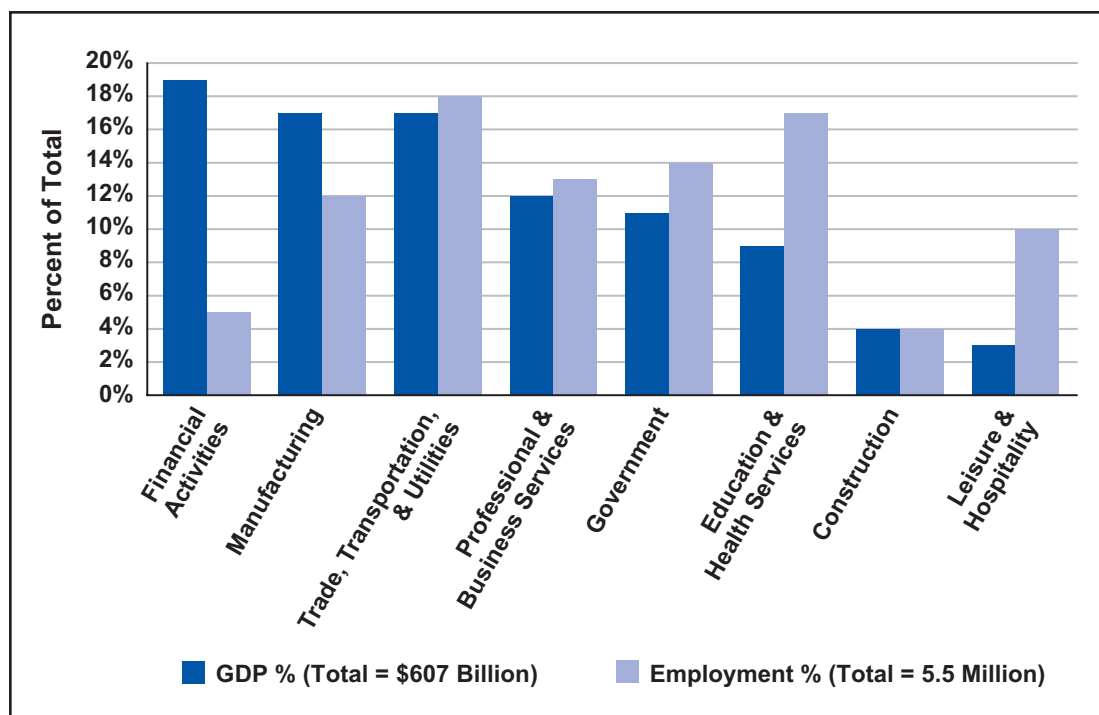
There is no demographic feature that defines ALICE households more than their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to accumulate liquid assets. As a result, these households are more likely to use costly alternative financial services and to risk losing their housing in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and trends in savings for ALICE households in Ohio.

Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notably, middle-wage, middle-skill jobs have declined while lower-paying service occupation levels have grown (Autor, 2010; National Employment Law Project, 2014). These changes have greatly impacted the Ohio economy.

Often, evaluation of a state economy focuses primarily on the amount of investment in given industries and their contribution to the state's Gross Domestic Product (GDP). Yet these factors do not always match what an industry contributes to employment or wages (Figure 17). For example, in Ohio, with \$607 billion in GDP, the financial activities sector is the largest industry in terms of contribution to GDP (19 percent), yet employment in this industry is less than 118,000 jobs, or only 5 percent of jobs statewide. Manufacturing also makes large contributions to GDP (17 percent) but employs a smaller proportion (12 percent). Conversely, all other sectors employ a larger proportion than their share of GDP. The largest employers – the trade, transportation, and utilities sector (18 percent of employment) and the education and health services sector (17 percent) – contribute less to GDP (17 percent and 9 percent, respectively). Construction is the only sector whose contributions to employment and GDP are equal at 4 percent (U.S. Department of Labor, Bureau of Labor Statistics, 2015; U.S. Department of Commerce, Bureau of Economic Analysis (BEA), 2015).

*“Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy.”*

**Figure 17.**  
**Employment and GDP by Industry, Ohio, 2015**



Source: Bureau of Labor Statistics, 2015

In many regards, the Great Recession started in Ohio in 2001, but the decline in the manufacturing has been steady since its peak of 53 percent of jobs in 1945, falling below 20 percent in 2001 and dipping further during the Great Recession to reach 13 percent in 2015. The entire Ohio economy declined during the Recession, with GDP falling from \$511 billion in 2007 to \$480 billion in 2009; however, it recovered to \$607 billion by 2015 (Federal Reserve Bank of St. Louis, 2016; Shields, 2017).

*“Changes in Ohio’s economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs.”*

Similarly, the unemployment rate fell from 10 percent in 2007 to 4.9 percent in 2015. But the falling labor participation rate – from 67 percent in 2007 to 62 percent in 2015 – conceals larger numbers of adults who are not working. The total number of jobs in the state has not recovered to 2007 levels. For those working, the average weekly wage increased by 5 percent from 2007 to 2015 (from \$864.86 to \$907 in 2015 dollars). But this does not include those who were not working because they were unemployed, out of the labor force, or had seasonal employment. Many of these workers became ALICE (Bureau of Labor Statistics (BLS), 2016).

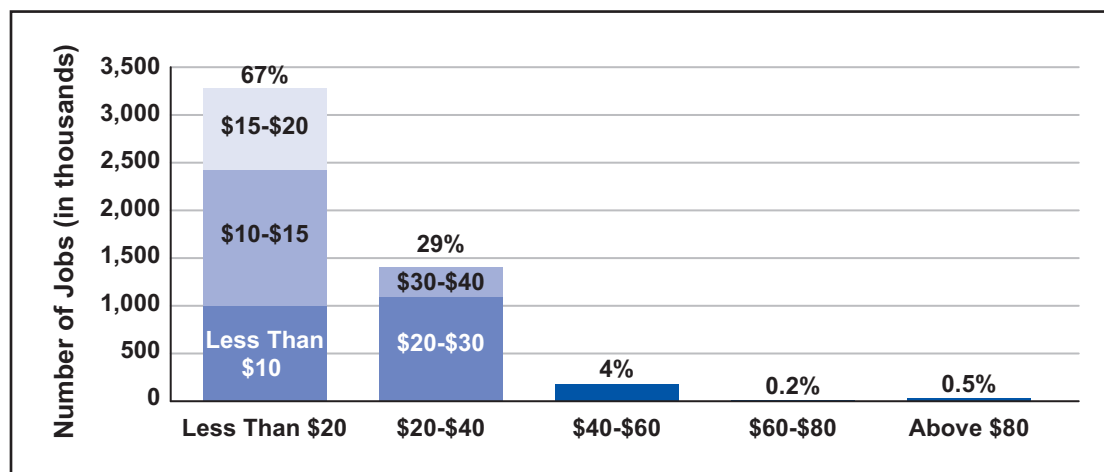
The change in Ohio’s manufacturing sector also provides some insight into the growth in the number of ALICE households. While manufacturing has declined since its peak, 1 in 8 Ohio workers is still in manufacturing, and the sector in Ohio is the third-largest in the country after California and Texas. The industry has shifted to advanced manufacturing, which has brought many high-tech jobs and higher salaries with it. However, many of the low-tech jobs that have not been mechanized actually pay less than they used to. For example, real wages for manufacturing workers without a high school diploma were \$16.87 in 1979 but only \$13.79 in 2015 (Shields, 2017).

Other sectors that have grown in Ohio as manufacturing has fallen also offer a wide range of wages. For example, the health care industry has grown significantly, and even more so than in other states because of the Cleveland Clinic. The field offers high skilled, high wage jobs for researcher and doctors, but also low-wage jobs for health aides, cleaners, food preparers, and other essential support roles (Cleveland Clinic, 2015).

## INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are “Income Constrained”. Changes in Ohio’s economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. **In Ohio, 67 percent of jobs pay less than \$20 per hour, with three-quarters of those paying less than \$15 per hour (Figure 18). A full-time job that pays \$15 per hour grosses \$30,000 per year, which is less than half of the Household Survival Budget for a family of four in Ohio.** Another 29 percent of jobs pay between \$20 and \$40 per hour, with 78 percent of those paying between \$20 and \$30 per hour. Only 4 percent of jobs pay between \$40 and \$60 per hour; 0.2 percent pay between \$60 and \$80 per hour, and another 0.5 percent pay above \$80 per hour (Bureau of Labor Statistics, 2015).

Figure 18.  
Number of Jobs by Hourly Wage, Ohio, 2015



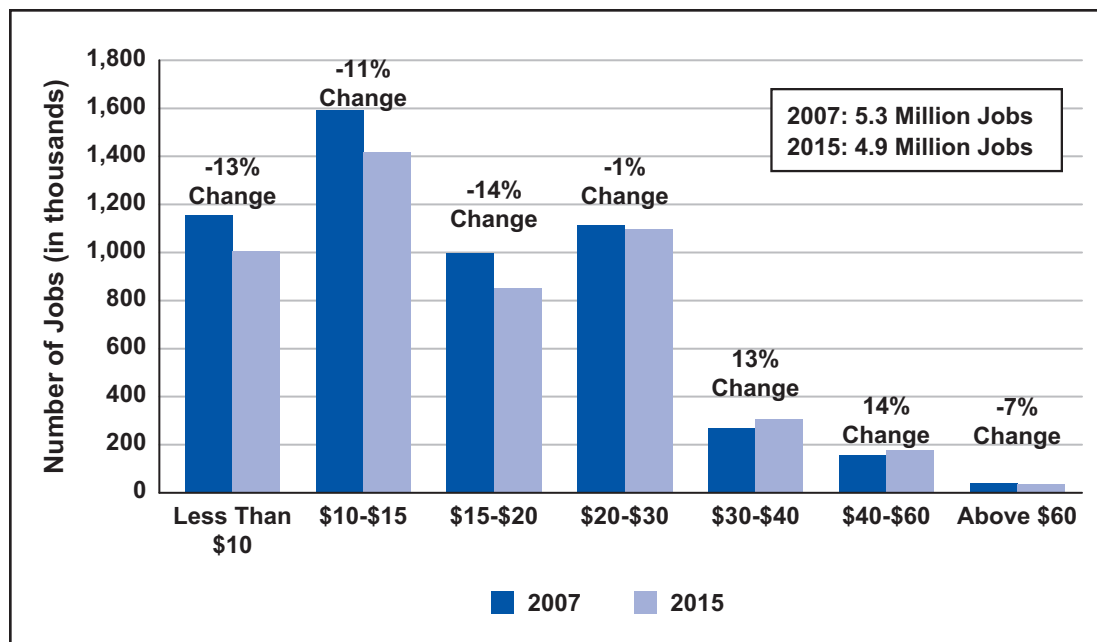
Source: Bureau of Labor Statistics, 2015

The total number of jobs in 2015 (4.9 million) was 8 percent less than the number of jobs in 2007 (5.3 million). Reductions occurred in all wage brackets except jobs paying between \$30 and \$60, the bracket that accounts for the smallest number of jobs (Figure 19). Job growth improved significantly from 2010 to 2015 in most sectors but overall was still below the national average. Much of the growth has been concentrated in low-wage jobs in the education and health services sector and the leisure and hospitality sector (BLS, 2007-2015; Hanauer, 2016; Regionomics, 2017; Vitner and Feik, 2017).

There is some variation by regions of the state and by sectors. Most notably, there was no dip in education and health employment during the Great Recession, only steady growth from 2007 to 2015. This was due in part to the increased national recognition of the Cleveland Clinic and its expansion into medical innovation, but also to the growth in health care in general, as the trend was the same in Central Ohio (Bureau of Labor Statistics, 2007-2015; Regionomics, 2017; Vitner and Feik, 2017).

*“Service sector jobs have become an essential and dominant component of Ohio’s economy, with occupations employing the largest number of workers now concentrated in this sector.”*

**Figure 19.**  
**Number of Jobs by Hourly Wage, Ohio, 2007 to 2015**



Source: Bureau of Labor Statistics, 2015

At the same time, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs – those that pay at least \$37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt and Jones, 2012).

Service sector jobs have become an essential and dominant component of Ohio’s economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses’ aides, and security guards cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 20), most require the worker to be there in person, yet only 4 percent of the jobs – stemming from just 1 of the 20 occupations – pay enough to support the average Ohio family Household Survival Budget at more than \$30.20 per hour (shaded in blue in Figure 20). Even with two parents working, only 35 percent of jobs pay more than \$15.10 per hour. This means that Ohio’s economy is dependent on jobs that pay wages so low that workers cannot afford to live near their jobs even though most are required to work on-site.

Low-paid, service-sector workers cannot afford the Household Survival Budget. For example, the most common occupation in Ohio is Combined Food Prep, Including Fast Food; there are more than 170,620 food preparation jobs in the state, paying on average \$8.94 per hour, or \$17,880 full-time year-round. **These jobs fall short of meeting the family Household Survival Budget by \$42,516 per year.**

Figure 20.

### Occupations by Employment and Wage, Ohio, 2015

Occupation	Number of Jobs	Median Hourly Wage
Combined Food Prep, Including Fast Food	170,620	\$8.94
Retail Salespersons	162,130	\$9.92
Registered Nurses	126,270	\$29.46
Cashiers	118,300	\$9.13
Laborers and Movers, Hand	103,990	\$11.72
Office Clerks	95,280	\$13.75
Waiters and Waitresses	91,640	\$8.97
Janitors and Cleaners	85,300	\$10.73
Customer Service Representatives	85,050	\$14.67
Stock Clerks and Order Fillers	80,000	\$11.25
Secretaries and Administrative Assistants	75,460	\$15.69
Heavy and Tractor-Trailer Truck Drivers	71,710	\$19.65
Nursing Assistants	67,900	\$11.61
Home Health Aides	65,010	\$9.83
General and Operations Managers	64,730	\$43.25
Bookkeeping and Auditing Clerks	60,900	\$17.21
Team Assemblers	53,480	\$15.54
Maintenance and Repair Workers	52,280	\$18.04
Elementary School Teachers	52,020	\$29.81
Sales Representatives	46,000	\$26.55

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2015

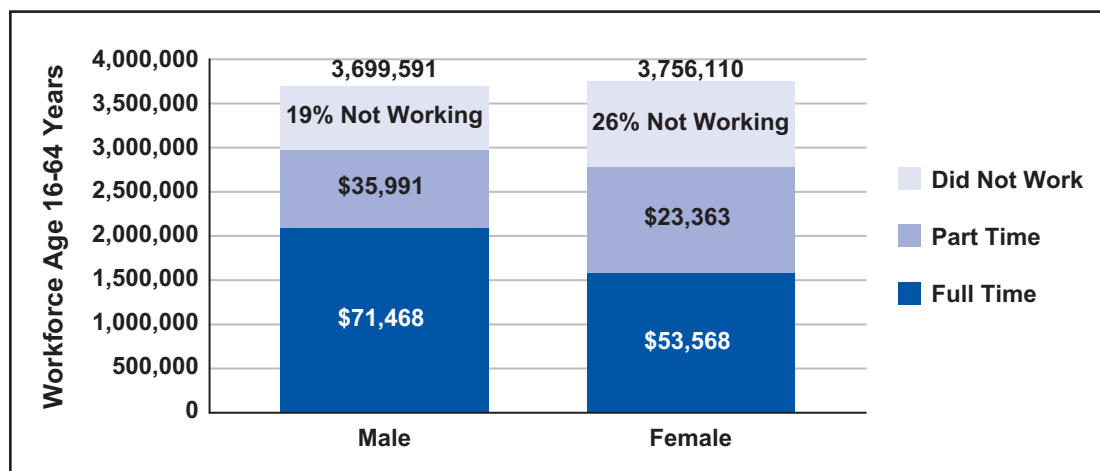
*“Jobs paying less than \$20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.”*

In addition to those who were unemployed in Ohio (4.9 percent) as defined by the BLS unemployment rate in 2015, there are many residents who are underemployed – people who are employed part time for economic reasons or who have stopped looking for work but would like to work (10.1 percent) (Bureau of Labor Statistics, 2015).

Of the working-age population, 57 percent of men (2.1 million) and 42 percent of women (1.6 million) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, 24 percent of men and 32 percent of women work part time. In addition, 19 percent of men and 26 percent of women are not working, including both the unemployed and people not looking for work (Figure 21). Jobs paying less than \$20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 21.

## Full-Time and Part-Time Employment by Gender and Median Earnings, Ohio, 2015



Source: American Community Survey, 2015

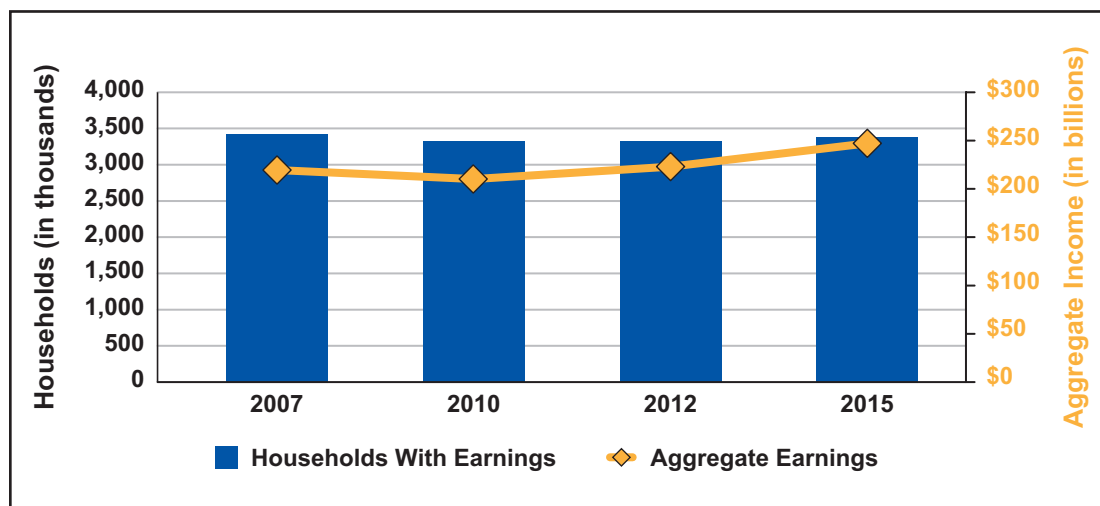
## Shifts in Sources of Income

The most important source of income for ALICE families is earnings. Both the number of Ohio households with earnings and the amount of those earnings dipped slightly during the Recession. The amount of earnings has recovered better than has the number of households with earnings; some households are still struggling, while others are better off.

The number of Ohio households earning a wage or salary income in 2007 was 3.42 million; that number fell by 3 percent from 2007 to 2012, then increased by 1 percent from 2012 to 2015 to 3.38 million, still below the 2007 level (Figure 22). The aggregate amount of earnings for all workers in Ohio was \$219 billion in 2007; it fell by 4 percent from 2007 to 2010, but then increased by 18 percent from 2010 to 2015 to reach \$247 billion, well above its pre-Recession level. The gains in overall earnings during a period of falling employment indicate once again that some workers were earning more, while others were earning less or none at all (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 22.

## Earnings by Number of Households and Aggregate Total, Ohio, 2007 to 2015



Source: American Community Survey, 2015

*“Both the number of Ohio households with earnings and the amount of those earnings dipped slightly during the Recession. The amount of earnings has recovered better than has the number of households with earnings; some households are still struggling, while others are better off.”*

*“While not all ALICE households qualified for government support between 2007 and 2015, many that became unemployed during this period of extensive job loss across the state began receiving government assistance for the first time.”*

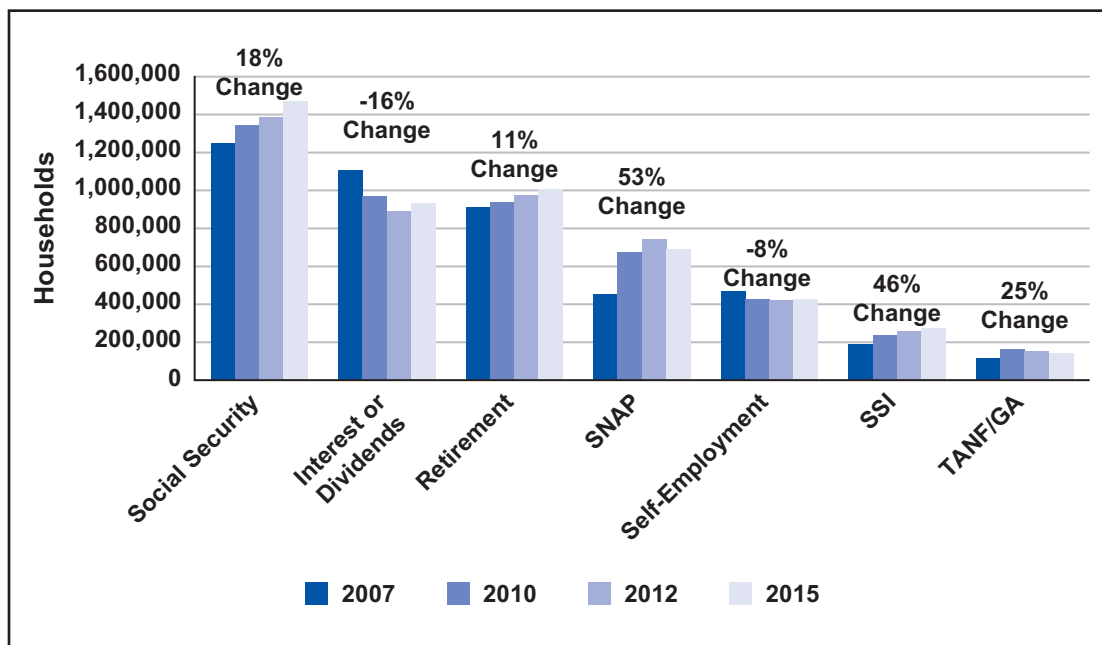
The sources of income for Ohio households shifted during the period from 2007 to 2015, which shows that the economy impacted different families in different ways (Figure 23). The toughest economic years were during the Great Recession, from 2007 to 2010, when most of the changes occurred (shown in Figure 23 in darkest blue). Most of the trends have slowed, and a few reversed beginning in 2012, but none have returned to pre-2007 levels.

The number of households with self-employment income decreased by 10 percent from 2007 to 2012 and then increased by 1 percent from 2012 to 2015. Interest, dividend, and rental income decreased by 19 percent during the Great Recession and then increased by 5 percent from 2012 to 2015 (American Community Survey, 2007, 2010, 2012, and 2015).

Over the entire time period, the impact of the aging population was evident, resulting in an 11 percent increase in the number of households receiving retirement income and an 18 percent increase in households receiving Social Security income. Ohio had 48 percent of workers participating in employment-based retirement plans in 2013, compared to the national rate of 46 percent (Corporation for Enterprise Development, 2016b).

Figure 23.

### Percent Change in Household Sources of Income, Ohio, 2007 to 2015



Source: American Community Survey, 2015

The impact of the financial downturn on households was also evident in the striking increase in the number of Ohio households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2015, many that became unemployed during this period of extensive job loss across the state began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 25 percent. The number of households receiving Supplemental Security Income (SSI) increased by 46 percent; SSI includes welfare payments for low-income people who are 65 and older and for people of any age who are blind or disabled. At the same time, the number of households receiving SNAP (formerly Food Stamps) increased by 53 percent (American Community Survey, 2007, 2010, 2012, and 2015; Stanley, Floyd, & Hill, 2016; Kaiser Family Foundation, 2014; Center on Budget and Policy Priorities, 2015).

# ASSET LIMITED

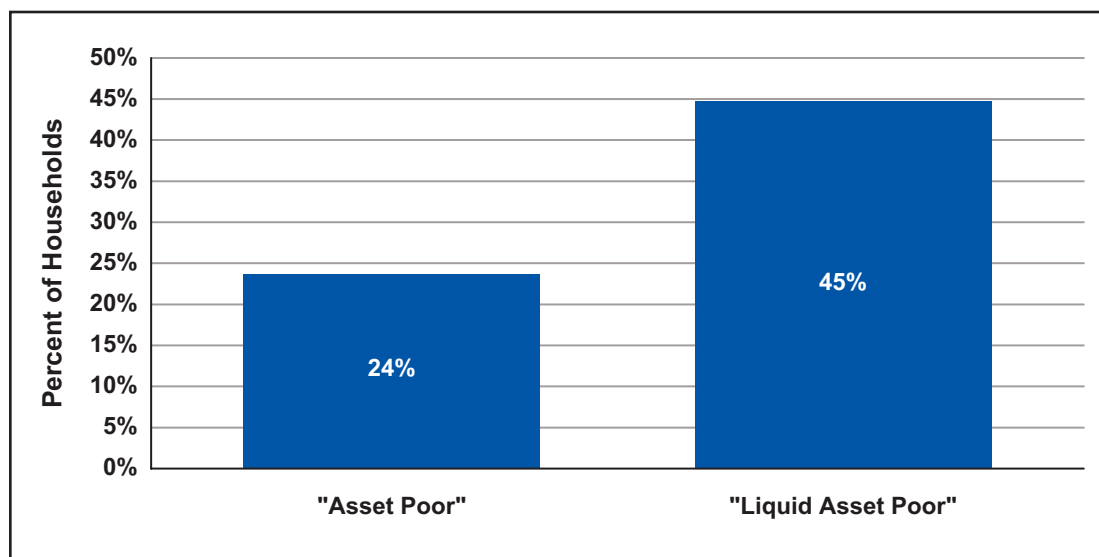
The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. The lack of assets also increases ALICE households' costs, such as alternative financing fees and high interest rates, which limit efforts to build more assets (Barr & Blank, 2008; Rothwell & Goren, June 2011). **Nationally, the average wealth of the lower-income half of American households was \$11,000 in 2013, 50 percent less than the average wealth of the lower-income half of families in 1989.** About a quarter of those families had zero or negative net worth (Yellen, October 17, 2014).

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Ohio. In 2012, 24 percent of Ohio households were considered to be "asset poor," defined by CFED as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three in that year had less than \$4,632 in savings or other assets. The percentage of households without sufficient "liquid assets" was even higher, at 45 percent. "Liquid assets" include cash or a savings account, but not a vehicle or home (Corporation for Enterprise Development (CFED), Retrieved August 23, 2016) (Figure 24). A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under \$40,000 either could not cover an emergency expense costing \$400, or would cover it by selling something or borrowing money (Federal Reserve, 2015).

Many more households would be considered "asset poor" if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level. The Pew Research Center reports that almost half of Americans – 48 percent of survey respondents – state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

*"Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Ohio."*

Figure 24.  
Households by Wealth, Ohio, 2012



Source: Corporation for Enterprise Development, 2012

## Types of Assets

Almost by definition, people with lower incomes have fewer assets, but they also have different types of assets. Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle. They are only half as likely to have interest-earning assets at financial institutions or to own a business or a home. They are also far less likely to own stocks or mutual funds, or to have an Individual Retirement Account (IRA) or a 401(k) savings plan (U.S. Census Bureau, 2011).

After a bank account, the most common assets are vehicles, homes, and investments. Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic figures.

### Vehicles

Ninety-two percent of households in Ohio own a vehicle; most own two or three (Figure 25). “Vehicle” is a very broad category in the American Community Survey that includes cars, vans, sport utility vehicles, and trucks below one-ton capacity that are kept at home and used for non-business purposes; dismantled or immobile vehicles are not included. Nationally, the most commonly held type of non-financial asset in 2013 was a vehicle. Between 2010 and 2013, the share of families owning a vehicle declined slightly from 86.7 percent to 86.3 percent. In 2013, 31 percent of families had vehicle loans (Bricker, et al., 2014). While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

Most households in Ohio own a vehicle because owning a car is essential for work, but many ALICE households need to borrow money in order to buy a vehicle. Auto loan debt has been increasing in Ohio, rising 42 percent from \$2,190 per capita in 1999 to \$3,110 in 2012 (Jones, 2014).

Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and resort to non-traditional financing such as car-title loans. Most vehicle title borrowers take out multiple loans (80 percent) and have high default rates; one-third of borrowers experience a default, and one in five loans result in the repossession of the borrower’s vehicle. With little regulation on car title loans in Ohio, there is significant high-cost car-title lending in the state; industry sales exceed \$18 billion (Center for Responsible Lending, 2014; Zabritski, 2015; Consumer Financial Protection Bureau, May 2016).

There is also a robust national market in other kinds of subprime vehicle loans. “Buy Here Pay Here” loans account for 14 percent of the used car loan market nationally, and banks, credit unions, and especially wholly-owned finance subsidiaries of car manufacturers are also making subprime loans to customers. In fact, in 2014, 28 percent of new car loans and 57 percent of used car loans were subprime. In the current low-interest banking market, the average rate for a prime loan in 2014 was 5 percent, while the average subprime rate was far more attractive to lenders at 20 percent. That difference means that customers with fair credit spend about four times more to finance a vehicle than those with excellent credit, which equates to \$6,176 in additional interest payments over the life of a \$20,000, five-year loan (Kiernan, 2016).

*“Almost by definition, people with lower incomes have fewer assets, but they also have different types of assets.”*

## Home Ownership

The next most common asset in Ohio is a home, an asset that has traditionally provided financial stability. In 2015, 66 percent of Ohio households owned their homes, although two-thirds (64 percent) of those had a mortgage. Interestingly, 40 percent of the state's households with income below the ALICE Threshold owned their homes. Yet the number of homeowners in Ohio has fallen over the last decade. The overall rate of homeownership peaked in 2005 at 73 percent, then fell to 66 percent in 2015 (Federal Reserve Bank of St. Louis, 2015). Many who sold their homes lost money, with some owing more than the sale price.

For those Ohio households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 7 percent of the total population and 20 percent of unbanked households in Ohio have used a rent-to-own financial product (Federal Deposit Insurance Corporation (FDIC), 2013).

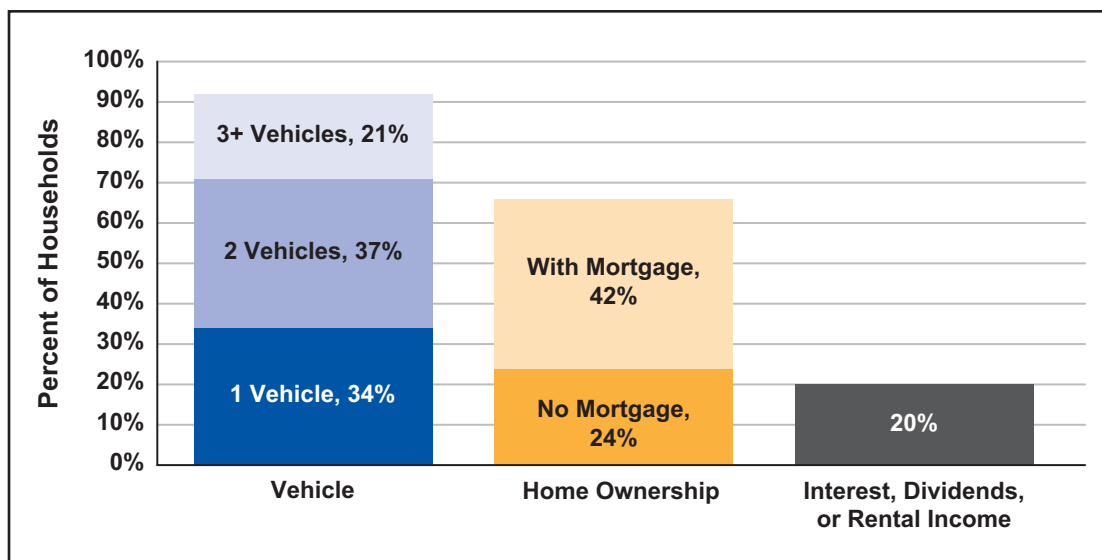
From 2005 to 2012, housing values dropped by 18 percent in Ohio, according to the Federal Reserve's House Price Index, making many worth less than the outstanding mortgage. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. As a result, there have been more than 1 million foreclosure filings in Ohio since 1996. The rate has slowed from the peak of 89,000 filings in 2009 to 40,479 in 2015, which is still 2.5 times higher than levels prior to the onset of sub-prime lending in the mid-1990s. Comparatively, Ohio had the 18<sup>th</sup>-highest percentage of homes in foreclosure in 2015 at 1.3 percent, just above the national average of 1.2 percent. Housing prices in Ohio have recovered from the dip in 2012-2013 and returned to their 2007 levels (Federal Reserve Bank of St. Louis, 2015; CoreLogic, June 2015; Woodrum and Granados, November 2016).

Housing wealth is the most important source of wealth for all but those at the very top, accounting nationally for 60 percent of assets for the lower-wealth half of all homeownership families in 2013. The overall wealth of these families is significantly affected by changes in home prices, and even more so for those who are highly leveraged. From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity. However, on balance, homeownership remains an effective means of producing wealth, though slightly less so for lower-income households and households of color (Herbert, McCue, & Sanchez-Moyano, September 2013; Yellen, October 17, 2014).

*"Housing wealth is the most important source of wealth for all but those at the very top, accounting nationally for 60 percent of assets for the lower-wealth half of all homeownership families in 2013."*

*“From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families.”*

Figure 25.  
Household Assets, Ohio, 2015



Source: American Community Survey, 2015

### Investments

Investments that produce income, such as stocks or rental properties, are a less common asset; in 2015, only 20 percent of Ohio households had this type of investment (see black bar in Figure 25). While the American Community Survey does not report the value of investments, nationally, the bottom half of households by wealth owned only 2 percent of the country's stocks in 2013. The number of Ohio households receiving interest, dividend income, or net rental income decreased by 19 percent through the Great Recession, a clear consequence of the stock market crash. This large reduction fits with the national trend of reduced assets for households of all income types. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold. However, the recovery has improved these investments: In the five years following the end of the Recession, the number of households in Ohio receiving interest, dividend income, or net rental income increased by 5 percent (American Community Survey, 2007, 2012, and 2015; Yellen, 2014).

### Declining Assets

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Boguslaw, et al., 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

Data on wealth at the state level is limited, but the national information available suggests that Ohio fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, & Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger. The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socioeconomic groups nationally, but in percentage terms, the declines were greater for disadvantaged groups as defined by race/ethnicity, education, pre-Recession income, and wealth (Pfeffer, Danziger, & Schoeni, 2013; McKernan, Ratcliffe, Steuerle, & Zhang, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged – such as savings accounts, retirement accounts, home equity, and stocks – is often the first step households take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw, et al., 2013).

## Alternative Financial Products

Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability, and in some cases does as much to reduce hardship as tripling family income (Mayer & Jencks, 1989; Barr & Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). Yet 50 percent of the state's consumers do not have a prime credit rating. These households have more trouble accessing basic banking services and often pay higher interest rates than other consumers on everything from credit cards to car loans to mortgages. Credit scores also play a major role in setting home and auto insurance premiums (Corporation for Enterprise Development (CFED), 2016a).

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, they frequently use informal lending groups and Alternative Financial Products (AFP) establishments, especially for small financial transactions (Flores, 2012; Servon & Castro-Cosío, 2015). **According to the Federal Deposit Insurance Corporation (FDIC), in 2015, 6 percent of households in Ohio were unbanked and 18 percent were underbanked** (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (Federal Deposit Insurance Corporation (FDIC), 2013; Federal Deposit Insurance Corporation (FDIC), 2015).

Informal lending groups range from loans from friends and family to rotating savings and credit associations to loan sharks. For the over-16-year-old population in the U.S., the World Bank estimates that in 2011, six percent of the population participated in a rotating savings or credit association and 17 percent borrowed from family and friends. Studies of low-income families show that as many as 40 percent borrow or lend informally (Servon & Castro-Cosío, 2015; Morduch, Ogden, & Schneider, 2014).

Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to many of the foreclosures in Ohio (McKernan, Ratcliffe, & Shank, 2011). In Ohio, half of credit users have prime credit, ranking 28<sup>th</sup> nationally in 2014. But that means that 50 percent of the state's credit users – and more who might need access to credit – still use subprime rates (Corporation for Enterprise Development (CFED), 2016a).

Another strategy for families with subprime credit is to turn to high-interest, unsecured debt from credit cards, which can be a useful short-term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Another option is rent-to-own stores, which fill an important need by allowing families to purchase furniture, electronics, major appliances, computers, tires, and other products. Their use has

*“Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices.”*

*“The typical payday loan carries fees equivalent to a 521 percent APR on a two-week loan; the typical car title loan carries a 300 percent APR, is due in 30 days, and uses a borrower’s car title as collateral for the loan.”*

proliferated over the internet and through 377 local businesses in Ohio with annual revenues of \$285 million (Consumer Financial Protection Bureau, 2016; National Conference of State Legislatures, 2016; Association of Progressive Rental Organizations (APRO), Accessed 2017).

The main reasons for AFP borrowing, according to 2009 Current Population Survey (CPS) data, are to pay for living expenses, such as rent, groceries, and child care costs, and unexpected financial demands, such as income loss, home and car repairs, and medical expenses. Ohio residents also use short-term loans from AFP providers instead of banks and credit unions for practical reasons. AFP loans take less time to process and do not require multiple forms of documentation and proof of credit history. AFP providers are often more conveniently located than traditional banks for residents of low-income neighborhoods. Nearly one-third of Ohio households reported multiple reasons for AFP use, suggesting interrelated aspects of financial (Federal Deposit Insurance Corporation (FDIC), 2013).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2015, 50 percent of Ohio households with an annual income below \$50,000 had used an AFP, and they accounted for 30 percent of the state’s AFP users.** In contrast, that figure was only 15 percent for households with an annual income above \$75,000. Those with income between \$15,000 and \$50,000 make up the biggest group of AFP users. They represent a large demographic and have enough money to make financial transactions, but not enough to qualify for higher-end financial services (Federal Deposit Insurance Corporation (FDIC), 2015). Groups with even lower income are more disproportionately represented among AFP users, with use increasing as income declines.

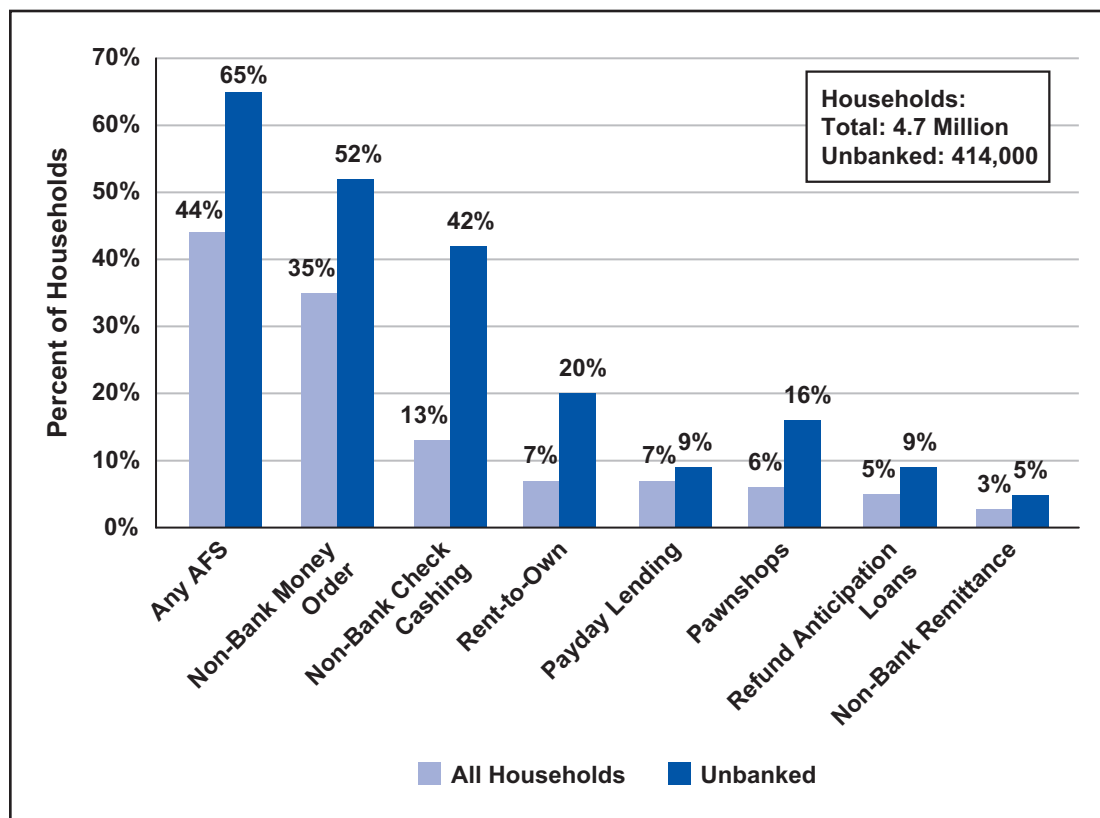
The most commonly used AFPs in Ohio in 2011 (the latest available data) were non-bank money orders, used by 35 percent of all households and 52 percent of unbanked households. The next most commonly used AFP was non-bank check cashing, used by 13 percent of all households and 42 percent of unbanked households, followed by rent-to-own products used by 7 percent of all households and 20 percent of unbanked households, and payday lending used by 7 percent of all households and 9 percent of unbanked households. The use of other AFPs by the total population was 6 percent or less. However, unbanked households made more use of a range of other AFPs: 16 percent used pawnshops, 9 percent used refund anticipation loans, and 5 percent used non-bank remittances (Federal Deposit Insurance Corporation (FDIC), 2013) (Figure 26).

There are 836 storefronts in Ohio that make payday or car title loans earning more than \$500 million in fees, not including stores online. The typical payday loan carries fees equivalent to a 521 percent APR on a two-week loan; the typical car title loan carries a 300 percent APR, is due in 30 days, and uses a borrower’s car title as collateral for the loan (Standaert and Davis, November 2015).

Two tax-related AFPs are Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs), which charge fees for advancing funds against tax returns and tax preparation, at rates estimated at more than 260 percent APR (annual percentage rate). According to Internal Revenue Service data, 94 percent of taxpayers who applied for a RAL and 84 percent who applied for a RAC in 2011 were low-income (Civil Justice, Inc, and Maryland CASH Campaign, 2013). RALs have declined since becoming federally regulated in 2012, but RAC use continues to rise.

Figure 26.

## Use of Alternative Financial Products by Banking Status, Ohio, 2011



Source: Federal Deposit Insurance Corporation, 2013

A newly emerging AFP is the payroll card, a debit card used to pay wages to an estimated 5.8 million workers in 2013 and expected to double in use by 2017. Payroll cards deliver wages electronically with cost savings for employers and, in some cases, convenience and lower expenses for workers. However, virtually all payroll card programs charge fees. In many cases these have been excessive, reducing take-home pay for the lowest-paid workers and those without internet access, who, for example, can be charged a fee just to call to learn their account balance. Industry regulation is starting to curb excessive practices (New York State Attorney General Eric T. Schneiderman, June 2014; Saunders, November 24, 2015; Young, March 4, 2016).

There are serious downsides to the repeated use of AFPs, including increased fees and interest rates; decreased chance that the debts can be repaid; and a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (Montezemolo, 2013; Campbell, Jackson, Madrian, & Tufano, 2011; Boguslaw, et al., 2013). For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act capped rates on payday loans to service members at 36 percent annually (Campbell, Jackson, Madrian, & Tufano, 2011).

Despite these drawbacks, there continues to be high demand for AFPs in Ohio, which underscores the importance of access to financial products by families of all incomes.

*“There are serious downsides to the repeated use of AFPs, including increased fees and interest rates; decreased chance that the debts can be repaid; and a higher rate of moving out of one’s home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy.”*

# IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

## Measure 3 – The ALICE Income Assessment

### AT-A-GLANCE: SECTION IV

- In Ohio in 2015, the total needed to ensure that all households had income at the ALICE Threshold was \$74.3 billion.
- The income of all Ohio households below the ALICE Threshold totaled \$35.3 billion – just 48 percent of total need.
- In 2015, public and private spending – excluding health care – on Ohio households below the ALICE Threshold, which includes families in poverty, provided an additional \$9.1 billion, or 12 percent of total need. This assistance left gaps to achieve the most basic financial need in many areas, including a 40 percent gap for housing and a 50 percent gap for child care. (This is a financial assessment of public and private assistance; additional analysis would be required to assess quality, safety, or efficiency.)
- Public and private spending on health care totaled \$35.2 billion. Health care was the largest category of assistance, accounting for 79 percent of all spending on Ohio households below the ALICE Threshold in 2015. While in aggregate this was enough to meet the health care expenses of these households, many households required more than the average and most households received far less than the average. For households living below the ALICE Threshold in Ohio, the average assistance from federal, state, and local government and nonprofit sources in 2015 was \$5,069 per household, plus another \$19,657 in health care spending.
- ALICE and poverty-level households in Ohio received an aggregate \$2.5 billion to reduce their taxes through the Earned Income Tax Credit (EITC) in 2015, for an average of \$2,600 per eligible household.
- Without public and nonprofit spending, ALICE households in Ohio would face great hardship, with many more living below the Federal Poverty Level.

*“The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households.”*

Forty percent of Ohio households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to feed their families, secure health insurance, pay rent, or meet other basic needs (Boguslaw et al., 2013).

A wide range of families have used public and private assistance. The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. The lot of many of these families has not improved; for example, the anti-hunger organization Feeding America reports seeing more regular clients (Boguslaw, et al., 2013; Feeding America, 2014).

Recent national studies have quantified the cost of public services that support low-wage workers, specifically at big box retail chain stores and fast food restaurants, finding that in 2011, more than half – 56 percent – of combined state and federal spending on public assistance went to working families (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women (WOW), 2011; Jacobs, Perry, and MacGillivray, 2015). But the total cost of public and nonprofit assistance for struggling households had not been tallied for a state until the first ALICE Report for New Jersey in 2012 (Hoopes Halpin, 2012).

The ALICE Income Assessment provides a tool to measure these resources for poverty-level and ALICE households. This tool is critical to understanding the financial dynamics and needs of poverty-level and ALICE households, especially those who are working. Because funds are allocated differently for different programs (some based on the Federal Poverty Level or multiples of it, others using local cost budgets), it is not possible to separate spending on ALICE from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income individuals as well (Finkelstein, Hendren, and Luttmer, 2015).

*“The total income of poverty-level and ALICE households in Ohio in 2015 was \$35.3 billion, which includes wages and Social Security. This is only 48 percent of the amount needed just to reach the ALICE Threshold of \$74.3 billion statewide.”*

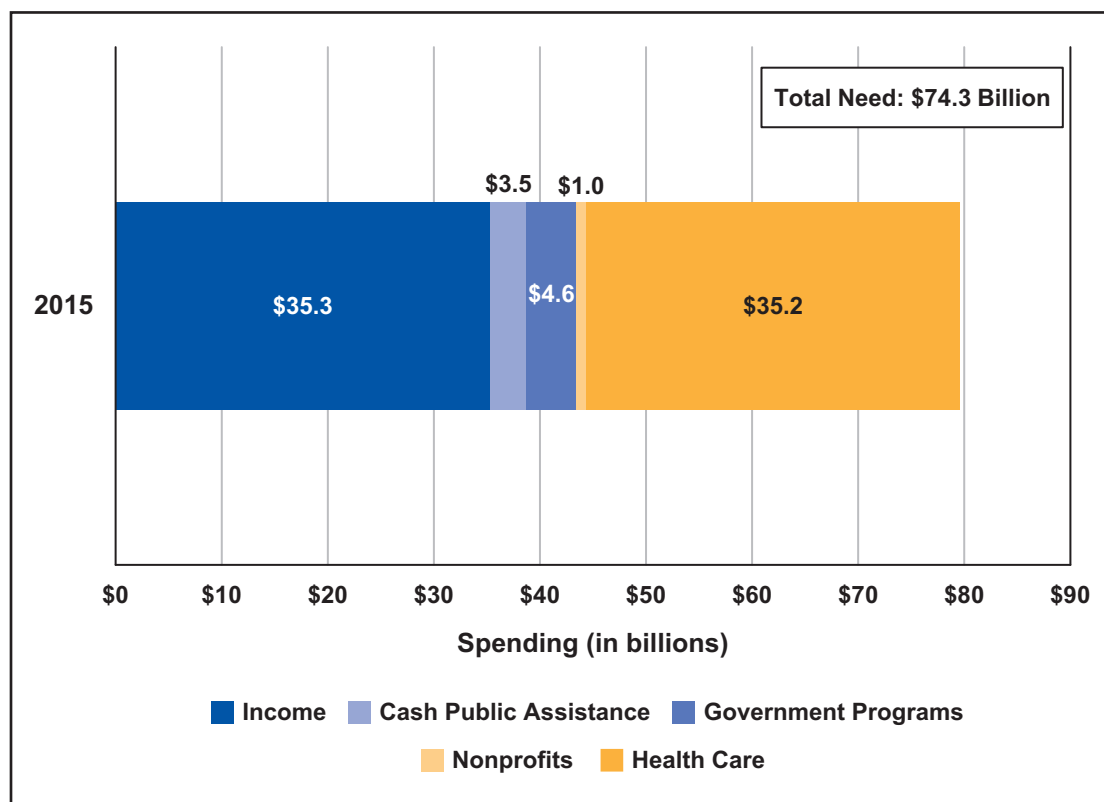
## THE ALICE INCOME ASSESSMENT

The ALICE Income Assessment measures how much income households need to reach the ALICE Threshold (the bare minimum needed to live and work in the modern economy, not necessarily an objectively healthy or safe level), based on the Household Survival Budget in Section II. The Income Assessment then compares that amount to how much households actually earn and how much government and nonprofit assistance is provided to help them meet their basic needs. (This is a financial assessment of public and private assistance; additional analysis would be required to assess quality, safety or efficiency.)

### Categories of Income and Assistance

The total income of poverty-level and ALICE households in Ohio in 2015 was \$35.3 billion, which includes wages and Social Security. This is only 48 percent of the amount needed just to reach the ALICE Threshold of \$74.3 billion statewide. Government and nonprofit assistance to Ohio households below the ALICE Threshold – which includes households in poverty – provided \$9.1 billion, and health care assistance provided another \$35.2 billion (Figure 27). Without health care spending, there is an Unfilled Gap of 40 percent: In other words, it would take at least an additional \$30 billion in income or assistance to ensure that all Ohio households meet the ALICE Threshold. When health care spending is added, the gap more than closes. But as discussed below, there are several reasons why additional health care spending cannot provide overall financial stability for ALICE and poverty-level families and does not compensate for shortfalls in other budget areas (additional details in Appendix E).

Figure 27.  
Categories of Income and Assistance for Households Below the ALICE  
Threshold, Ohio, 2015



Source: Office of Management and Budget, 2016; USDA, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2015; NCCS Data Web, Urban Institute, 2012; see Appendix E.

*“In 2015, the total annual public and private spending on Ohio households below the ALICE Threshold was \$44.3 billion, or 7 percent of Ohio’s \$607 billion Gross Domestic Product.”*

In 2015, the total annual public and private spending on Ohio households below the ALICE Threshold was \$44.3 billion, or 7 percent of Ohio’s \$607 billion Gross Domestic Product (Federal Reserve Bank of St. Louis, 2015). That spending included several types of assistance:

- Government Programs spent \$4.6 billion, or 6 percent of the total required for ALICE families to reach the ALICE Threshold.
- Cash Public Assistance delivered \$3.5 billion, adding another 5 percent.
- Nonprofits in the human services area provided \$1.0 billion, or 1 percent.
- Health Care assistance, which is reported separately due to its size and different structure, totaled \$35.2 billion and is discussed later in this section.

Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing, which are provided to all households regardless of income. In addition, the Income Assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies.

# DEFINITIONS

- **Income** = Wages, dividends, Social Security
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the Earned Income Tax Credit (EITC), housing, and human services, federal and state
- **Nonprofits** = Human services revenue not from the government or user fees
- **Unfilled Gap** = Shortfall to ALICE Threshold

## Challenges of Public and Private Assistance

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession. Programs like SNAP, the EITC and Child Tax Credit, Medicaid, and, increasingly, food banks provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, and Parrott, 2013; Grogger, 2003; Dowd and Horowitz, 2011; Rosenbaum, 2013; Feeding America, 2014; Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015). This analysis does not evaluate the efficiency of these programs in delivering goods or services. However, other research has shown that assistance is not always well-targeted, effective, nor timely. There are several challenges to the ability of public and private assistance to meet basic needs.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability. And in Ohio, such payments seldom boost families out of poverty (Haskins, 2011; Shaefer & Edin, 2013; Ben-Shalom, Moffitt, and Scholz, 2012; Larrick, 2017).

Second, crucial resources are often targeted to households near or below the Federal Poverty Level, so many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the “cliff effect.” In Ohio, as earnings rise, SNAP benefits decrease once income reaches just \$31,590 for a family of four – slightly more than half of the Household Survival Budget for a family (Ohio Department of Job and Family Services, Accessed 2017; National Conference of State Legislatures, October 2011).

Third, resources may not be available where they are needed, and this statewide analysis may mask geographic disparities in the various types of assistance. Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 8 percent of the assistance provided in Ohio is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food

*“Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession.”*

*“A breakdown of public and nonprofit spending in Ohio by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation.”*

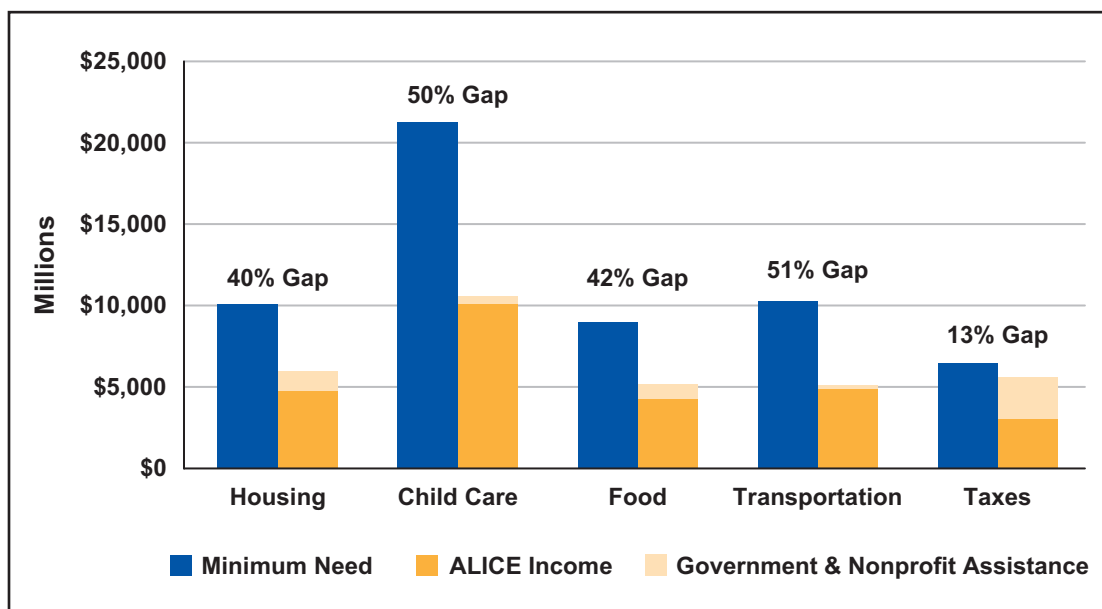
assistance or health care, for which the need varies across households below the ALICE threshold. This means that not all households benefit equally from assistance. For example, a household that does not visit a doctor for more than a checkup does not receive the average household health care expenditure in Ohio, while a household that experiences a medical emergency uses far more than that just to meet its needs.

## Details for Spending Categories in Ohio

A breakdown of public and nonprofit spending in Ohio by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation. Figure 28 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with ALICE’s income (shown in dark yellow) and the public and nonprofit spending in each category (shown in yellow cross-hatch), to show the gap or surplus in each budget area. The comparison assumes that the income households earn is allocated proportionately to each category.

Figure 28.

### Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care), Ohio, 2015



Source: Office of Management and Budget, 2016; U.S. Department of Agriculture, 2015; Internal Revenue Service, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2015; NCCS Data Web, 2012

## Housing

In the Household Survival Budget for a family of four, housing accounts for 14 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 14 percent of their income on housing, which still leaves them far short of what is needed to afford rent at HUD’s 40<sup>th</sup> rent percentile. But does public assistance fill the gap? Federal housing programs provide \$1.2 billion in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). In addition, nonprofits spend an estimated \$198 million on housing assistance statewide. (Because nonprofit spending is not available by category, the estimate for each category here is one-fifth of the total nonprofit budget.) Yet when income and government and nonprofit assistance for housing

are combined, **there is still a 40 percent gap in resources for all households to meet the basic ALICE Threshold for housing.** Given that gap, it is not surprising that most families spend more of their income on housing, which leaves less for other items.

## Child Care

In the Household Survival Budget for a family of four, child care accounts for 29 percent of the family budget. Yet for many ALICE households, 29 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to Ohio families include \$293 million in federal education spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Though advanced education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included in the education spending figure. Nonprofits provide additional child care assistance including vouchers and child care services estimated at \$198 million. Yet when income and government and nonprofit assistance are combined, **there is still a 50 percent gap in resources for all households to meet the basic ALICE Threshold for child care.**

## Food

In the Household Survival Budget for a family of four, food accounts for 12 percent of the family budget, yet for many ALICE households, 12 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for Ohio households include \$717 million of federal spending on food programs, primarily the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Statewide nonprofits spend \$198 million on food assistance, including food pantries, food banks, and soup kitchens. Yet when income and government and nonprofit food assistance are combined, **there is still a 42 percent gap in resources for all households to meet the basic ALICE Threshold for food.**

## Transportation

In the Household Survival Budget for a family of four, transportation accounts for 14 percent of the family budget. Yet for many ALICE households, 14 percent of what they actually earn is not enough to afford even the running costs of a car. Nonprofits provide additional programs, spending an estimated \$198 million. However, when income and nonprofit assistance are combined, **there is still a 51 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.**

## Taxes

In the Household Survival Budget for a family of four, taxes account for 9 percent of the family budget, so this analysis assumes that 9 percent of income is allocated towards taxes. The federal Earned Income Tax Credit (EITC) provides \$2.3 billion in tax credits and refunds, which were accessed by 97 percent of eligible working families in Ohio in 2015. In addition, Ohio EITC (worth 10 percent of the federal) provides an additional \$230 million. Eligible households collected an average refund of \$2,600 from their taxes in 2015, which helped 963,000 ALICE and poverty-level families (Internal Revenue Service, 2017a; National Conference of State Legislatures, 2016). From 2011 to 2013, the federal and state EITC and the Child Tax Credit (CTC) lifted 289,000 Ohio taxpayers and their households out of poverty, including 162,000 children on average each year (Center on Budget and Policy Priorities, 2015). The per-household amount depends on a recipient's income and the number of children they have. Yet when income and government credits and refunds are combined, **there remains a 13 percent gap in resources for all households to meet the basic ALICE Threshold for taxes.**

*“In the Household Survival Budget for a family of four, child care accounts for 29 percent of the family budget. Yet for many ALICE households, 29 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option.”*

*“There are special challenges for estimating health care needs and costs and delivering health care efficiently to nearly 2 million struggling Ohio families.”*

EITC filing data provides another window into households with income below the ALICE Threshold. In 2015, 20 percent of tax filers in Ohio were eligible for federal EITC. Of those, 24 percent were married households, 50 percent were single heads of households, and 28 percent were single adults. Their median Adjusted Gross Income was \$13,958. The industry that employed the most EITC-eligible workers was health care, followed by retail trade, and then manufacturing (Brookings Institution, 2016).

## The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: \$35.2 billion, or 79 percent of all public and private spending on these households in Ohio. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by Ohio hospitals (Office of Management and Budget, 2016; National Association of State Budget Officers (NASBO), 2016; Urban Institute, 2012).

There are special challenges for estimating health care needs and costs and delivering health care efficiently to nearly 2 million struggling Ohio families. First, there is greater variation in the amount of money families need for health care than exists in any other single category. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (U.S. Department of Housing and Urban Development, 2010; Stanton, 2006; Kaiser Family Foundation, 2012).

The difference between health care spending and other types of assistance is also obvious in the average amount of spending per household below the ALICE Threshold. In Ohio, on average, health care spending per household in 2015 was \$19,657, while the average spending per household through other types of assistance was \$5,069. Combining the two categories, the average spending on each Ohio household below the ALICE Threshold was \$24,726 in cash and services, shared by all members of the household and spread throughout the year (Figure 29).

Figure 29.

### Total Public and Nonprofit Assistance per Household Below the ALICE Threshold, Ohio, 2015

Spending per Household Below the ALICE Threshold		
HEALTH CARE ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH CARE	TOTAL ASSISTANCE
\$19,657	\$5,069	<b>\$24,726</b>

Source: Office of Management and Budget, 2016; American Community Survey, 2015; National Association of State Budget Officers, 2015; NCCS Data Web, 2012; American Community Survey, 2015; and the ALICE Threshold, 2015

# V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN OHIO?

## Measure 4 – The Economic Viability Dashboard

### AT-A-GLANCE: SECTION V

- The Economic Viability Dashboard incorporates three indices – Housing Affordability, Job Opportunities, and Community Resources – for each county.
- It is difficult for ALICE households in Ohio to find affordable housing, job opportunities, and community resources in the same county. Out of 88 counties in Ohio, only five scored in the highest third on all three indices of the Dashboard, and two scored in the lowest third.
- On average, housing affordability and job opportunities in Ohio worsened from 2007 to 2012 and then improved from 2012 to 2015, surpassing 2007 levels. Community resources fluctuated from 2007 to 2015, ultimately improving over the period.
- The affordable housing gap in Ohio ranges from no shortage in rental and owner housing stock in some counties to a gap of more than 20 percent in Erie, Holmes, and Miami counties.
- Housing burdened in Ohio: 47 percent of renters pay more than 30 percent of their household income on rent, and 20 percent of owners pay more than 30 percent of their income on monthly owner costs.
- There is wide variation in job opportunities across Ohio; wages for new hires range from \$1,566 per month in Hocking County to \$3,776 per month in Carroll County.
- Ohio's statewide average unemployment rate for 2015 was slightly above the national average of 6.3 percent\*, but rates by county ranged from a low of 2.5 percent to a high of 13.4 percent with rates above the state average in 55 of Ohio's 88 counties.
- Preschool enrollment, a marker of education resources in each county, varies widely: Only 12 percent of 3- and 4-year-olds are enrolled in Holmes County, while 91 percent are enrolled in Erie County.
- The share of voting-age Ohio residents who voted in the 2016 presidential election was 64 percent, above the national average of 60 percent.

*“It is difficult for ALICE households in Ohio to find affordable housing, job opportunities, and community resources in the same county.”*

Note: These rates are drawn from the American Community Survey. The Bureau of Labor Statistics (BLS) unemployment rate for Ohio in 2015 was 4.9 percent, but BLS rates are not available at the county level.

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty & Hendren, 2015). For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Ohio, it is essential to recognize that local conditions do not impact all socio-economic groups in the same way. For example, a county with high productivity might have high-paying jobs overseeing automated factories, but at the same time have high unemployment rates for low-skilled workers. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses, and the level of community resources in each county.

## ECONOMIC VIABILITY DASHBOARD

The financial stability of ALICE households depends not only on shifting labor market conditions, but also on local conditions. **The Economic Viability Dashboard is a tool composed of three indices that evaluate the local economic conditions that matter most to ALICE households: the Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index.** The Dashboard reports how each county performs on the three dimensions; the ideal for a county is to have high scores on all three indices.

By comparing counties, the Economic Viability Dashboard offers a way to better understand why so many households struggle to achieve basic economic stability throughout Ohio – and why that struggle is harder in some parts of the state than in others.

### Economic Viability Dashboard Scores

The detailed index results of the Economic Viability Dashboard for Ohio are presented in the table in Figure 30; the methodology and sources are in Appendix F. Index scores for each county range from a possible 1 (worse economic conditions for ALICE) to 100 (better conditions). Each county's score is relative to other counties in Ohio. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. The indices are used only for comparison within the state, not for comparison to other states. They also provide the means to see changes over time within Ohio.

ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly. A common challenge is to find job opportunities in the same counties that have affordable housing for ALICE families, as shown on the maps in Figure 31. In addition, many affordable counties do not offer key community resources such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources, represented on the Dashboard by high scores on all three indices.

For ALICE households, those locations are both most needed and hardest to find. The Economic Viability Dashboard shows that out of Ohio's 88 counties, only five scored in the highest third on all three indices: Auglaize, Harrison, Mercer, Putnam, and Washington counties. At the other end of the spectrum, Athens and Highland counties scored in the lowest third on all three indices (Figure 30).

*“ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly.”*

Figure 30.  
Economic Viability Dashboard, Ohio, 2015

Bottom Third	Middle Third	Top Third
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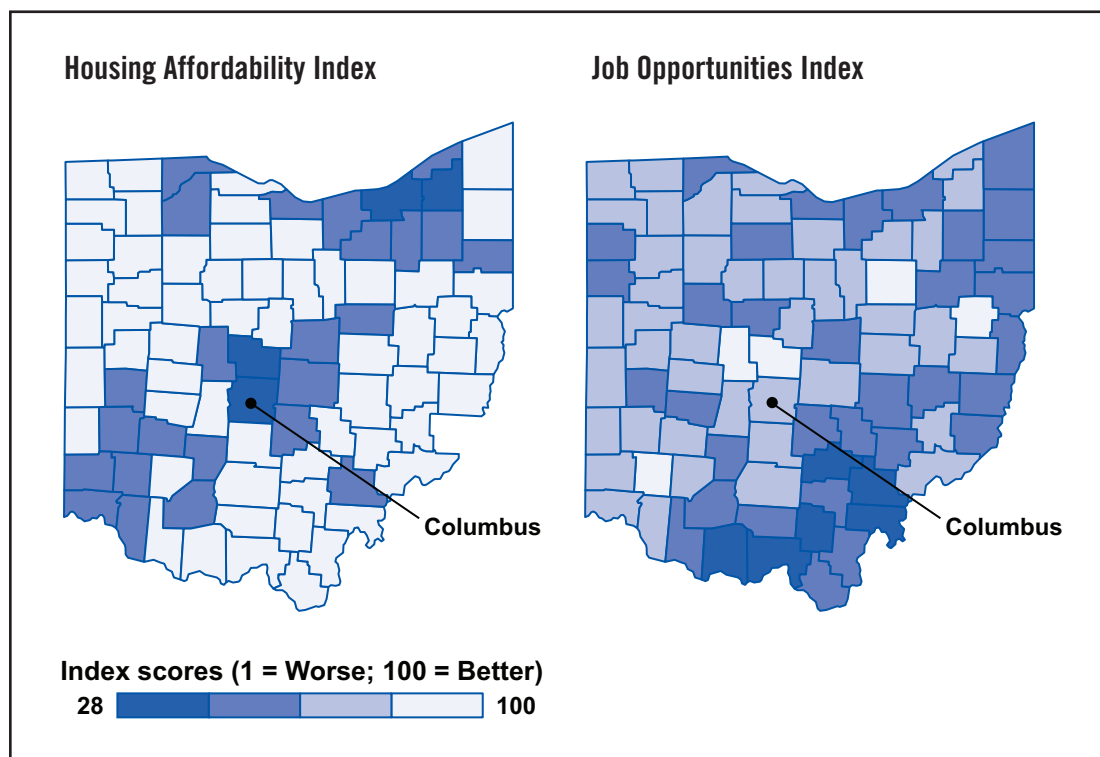
County	Housing Affordability	Job Opportunities	Community Resources
Adams	64	40	25
Allen	67	64	53
Ashland	68	65	40
Ashtabula	68	58	36
Athens	57	28	38
Auglaize	74	72	49
Belmont	81	62	50
Brown	68	51	37
Butler	58	72	37
Carroll	73	100	45
Champaign	65	67	49
Clark	68	58	48
Clermont	60	74	36
Clinton	64	69	32
Columbiana	72	54	40
Coshocton	73	66	34
Crawford	70	64	45
Cuyahoga	45	60	45
Darke	71	67	45
Defiance	70	68	48
Delaware	24	82	64
Erie	46	59	75
Fairfield	58	62	40
Fayette	59	51	42
Franklin	43	71	37
Fulton	66	68	45
Gallia	72	54	38
Geauga	43	67	57
Greene	51	68	59
Guernsey	71	53	44
Hamilton	49	65	53
Hancock	73	76	38
Hardin	70	63	30
Harrison	78	78	49
Henry	71	76	43
Highland	62	55	33
Hocking	69	38	44
Holmes	47	73	5
Huron	68	70	40
Jackson	67	39	25
Jefferson	77	58	43
Knox	62	63	46
Lake	59	78	53
Lawrence	72	55	35

County	Housing Affordability	Job Opportunities	Community Resources
Licking	56	66	45
Logan	69	65	38
Lorain	56	58	49
Lucas	57	55	41
Madison	64	75	35
Mahoning	62	48	52
Marion	66	55	32
Medina	60	71	44
Meigs	71	38	32
Mercer	72	70	49
Miami	46	62	51
Monroe	83	58	43
Montgomery	53	64	46
Morgan	71	53	34
Morrow	66	65	40
Muskingum	67	60	43
Noble	77	70	27
Ottawa	68	71	66
Paulding	73	62	48
Perry	70	52	47
Pickaway	65	76	30
Pike	66	60	42
Portage	51	61	46
Preble	64	64	43
Putnam	80	79	54
Richland	66	65	38
Ross	66	64	26
Sandusky	70	64	44
Scioto	70	42	39
Seneca	74	52	43
Shelby	72	81	46
Stark	64	61	45
Summit	56	64	45
Trumbull	67	58	36
Tuscarawas	74	70	31
Union	53	84	44
Van Wert	76	61	41
Vinton	70	52	35
Warren	56	82	57
Washington	75	73	47
Wayne	68	85	35
Williams	68	78	49
Wood	58	65	48
Wyandot	77	75	40

Source: American Community Survey, 2007-2015; ALICE Threshold, 2007-2015; U.S. Census, 2007-2015; U.S. Election Assistance Commission, 2006-2015; see Appendix F

Figure 31.

## Housing Affordability Index Compared to Job Opportunities Index, Ohio, 2015



Source: American Community Survey, 2007-2015; ALICE Threshold, 2007-2015; U.S. Census, 2007-2015

## The Housing Affordability Index

### Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable housing is in a county, the easier it is for a household to be financially stable. In Ohio, there is wide variation between counties on Housing Affordability scores (Figure 30). The least affordable county is Delaware County, with a score of 24 out of 100; the most affordable is Monroe County, with a score of 83. Generally, housing is less affordable in the metro areas of Columbus and Cleveland, and most affordable in the counties in the Appalachian Region.

The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

### Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given county, there is a difference between the total number of available renter and owner units and the number of those units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap, as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a county and includes subsidized as well as market rate units that are affordable to ALICE and poverty-level households. This is discussed further in Section VI.

*“The more affordable housing is in a county, the easier it is for a household to be financially stable. In Ohio, there is wide variation between counties on Housing Affordability scores.”*

*“There is wide variation in job opportunities across Ohio: In 2015, the lowest index score was in Athens County, with a score of 28, and the highest was in Carroll County, with a score of 100, followed by Wayne County with a score of 85.”*

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Ohio is a 2 percent shortage in rental and owner housing stock, assuming that all households are living in homes that match their income (though as the next indicator, Housing Burden, reveals, that is not the case.) There is broad variation between counties: Many counties do not have a shortage according to this measure, but the gap is over 20 percent in Erie, Holmes, and Miami counties (American Community Survey, 2015; U.S. Department of Housing and Urban Development, 2015).

## Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden – housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz & Wilson, 2008).

With many of Ohio's metropolitan areas ranking among the least affordable in the country, it is not surprising that so many Ohio households are housing burdened. On average, 47 percent of Ohio renters pay more than 30 percent of their household income on rent, and 20 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden rate of more than 33 percent in Fayette and Hamilton counties; the lowest is less than 20 percent in Belmont, Monroe, and Putnam counties (American Community Survey, 2015). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

## Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. Even for renters, real estate taxes raise the cost of housing. The average annual real estate tax in Ohio is \$1,655, but there is wide variation across counties. Average annual real estate taxes are less than \$900 per year in Harrison, Lawrence, Meigs, Noble, and Pike counties. They are highest in Delaware County at \$5,092 and above \$3,000 in Franklin, Geauga, Greene, and Warren counties (American Community Survey, 2015). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

## The Job Opportunities Index

**Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages**

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation in job opportunities across Ohio: In 2015, the lowest index score was in Athens County, with a score of 28, and the highest was in Carroll County, with a score of 100, followed by Wayne County with a score of 85.

Because Ohio's economy depends on a wide range of industries, from education and health services to advanced manufacturing, local swings in job opportunities are caused by both changes within industries and national economic trends.

There are some regional differences in job opportunities, with jobs in some locations dependent on health care spending, especially those in the Cleveland metro area. More professional and business services companies are located in central Ohio. Rural areas of Ohio are more dependent on manufacturing, some mining, and agriculture – all industries that have reduced their payrolls through mechanization and changing economic demands. More recently, there have been job opportunities in the newer areas of recreation and tourism (Shields, 2017; Cleveland Clinic, 2015; Hanauer and Granados, 2016; Vitner and Feik, 2017).

*“Rural areas of Ohio are more dependent on manufacturing, some mining, and agriculture – all industries that have reduced their payrolls through mechanization and changing economic demands.”*

## Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. The distribution of income in Ohio is the same as the U.S. overall – the lower two quintiles have 12 percent of aggregate household income. Income is most unequal in Athens County, where the lower two quintiles earn only 8 percent of the income. The highest percentage that these two quintiles earn is 17 percent in Putnam County (American Community Survey, 2015).

## Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given county, the fewer opportunities there are for earning income, and therefore the lower the Index score. Ohio's statewide average unemployment rate (6.4 percent) conceals the fact that the rate was higher than that in 55 of the state's 88 counties. The 2015 unemployment rate from the American Community Survey for those 16 years and older ranged from 2.5 percent in Delaware County to 13.4 percent in Adams and Pike counties (American Community Survey, 2015). (Note: The Bureau of Labor Statistics (BLS) unemployment rate for Ohio in 2015 was 4.9 percent, but BLS rates are not available at the county level.)

## New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the “average wage for new hires” as reported by the BLS. While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are currently available in each county. The higher the wage for new hires, the greater the contribution that employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Ohio is \$2,323 per month (or \$13.94 per hour) according to the U.S. Census' Quarterly Workforce Indicators, but there is wide variation between counties. At the low end of the spectrum, new hires in Hocking County earn \$1,566 per month; at the top of the spectrum, new hires in Carroll County earn \$3,776 per month. This degree of variation reflects the very different economic activity across the state and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI) (U.S. Census, 2015).

# The Community Resources Index

## Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

In Ohio, variation between counties on Community Resources scores ranges from 5 out of 100 in Holmes County to 75 in Erie County.

### Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each county. Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a county, the Index uses the percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2015). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average share of 3- and 4-year-olds enrolled in preschool in Ohio is 42 percent, but there is wide variation between counties. Fewer than 20 percent of 3- and 4-year-olds are enrolled in preschool in Holmes and Monroe counties, while 91 percent are enrolled in Erie County. This extreme variation indicates that there are very different policies and resources devoted to early childhood education across the state.

### Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each county. Health insurance is especially important for people living below the ALICE Threshold who earn more than the Medicaid eligibility level, but not enough to afford the high deductibles of the lowest-cost plans offered through the Affordable Care Act (ACA); without insurance, this group could not weather the cost of a health emergency. As a proxy for the level of health resources in a county, the Index uses percent of the population with health insurance. The higher the rate of health insurance, the higher the Index score.

With the introduction of the ACA and the expansion of Medicaid, low-income households have more access to health insurance in Ohio. However, low-income residents are still less likely to have coverage. Of Ohioans under the age of 65, 13 percent of those with annual income below 200 percent of the FPL did not have health insurance in 2015, compared to 7 percent of those of all income levels (Kaiser Family Foundation, 2015a).

*“Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success.”*

The overall level of health insurance coverage in Ohio increased slightly over the last two decades, from 89 percent in 1994 to 93 percent in 2015 (U.S. Census Bureau, 1995; U.S. Census Bureau, 2016). However, coverage rates vary widely across the state today: The lowest rate is in Adams, Holmes, and Morgan counties, where fewer than 80 percent have health insurance, and the highest is in Delaware, Greene, and Warren counties at more than 95 percent (American Community Survey, 2015).

## Social Capital Indicator

The third indicator in the Community Resources Index reflects the level of social capital in each county. Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict. The greater the community engagement, the more the community's activities reflect the population's values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000; National Conference on Citizenship, 2017). Participating in electoral and political processes – such as voting, campaigning, attending rallies and protests, contacting officials, or serving on local boards – is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood, and community organizations.

As a proxy for the level of social capital in a county, the Index uses one of the longest-standing indicators of community engagement: the percent of the adult population who voted in the most recent national election (U.S. Election Assistance Commission, 2015; Hoopes Halpin, Holzer, Jett, Piotrowski, & Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that voted, the greater the community engagement and ability to build social capital in the community, and therefore, the higher the Index score.

The share of voting-age Ohio residents who voted in the 2012 presidential election was 65 percent, and 64 percent voted in 2016, well above the national averages for both years (58 and 60 percent, respectively). This is much higher than the 2014 mid-term election rate of 36 percent in Ohio. There was great variation across the state in 2014: In Holmes County, 24 percent of residents voted, while more than 45 percent voted in Monroe, Ottawa, and Putnam counties (United States Elections Project, 2013, 2015, and 2017; American Community Survey, 2015).

*“The overall level of health insurance coverage in Ohio increased slightly over the last two decades, from 89 percent in 1994 to 93 percent in 2015.”*

## Changes Over Time

The Economic Viability Dashboard enables comparison over time for the three dimensions that it measures. To visualize changes over time, the average scores for all counties in Ohio on each Index are presented in Figure 32. With 2010 as the baseline for each Index, the score for each is 50. Scores in 2007, 2012, or 2015 that are above 50 show better conditions than in 2010; scores below that level represent worse conditions than in 2010.

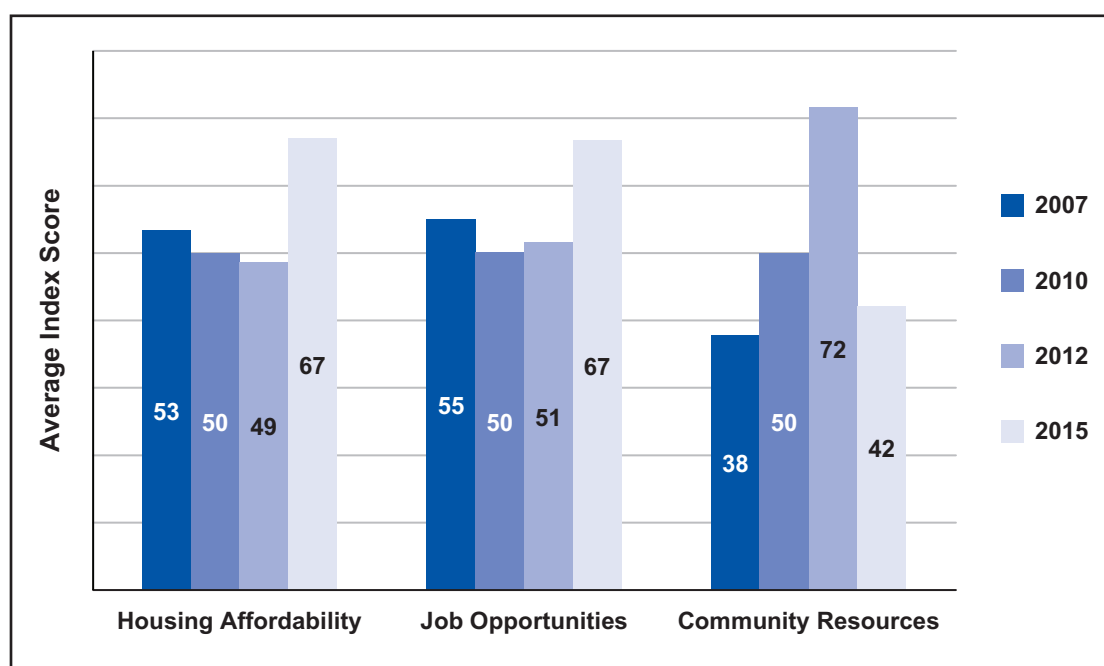
**The changes in statewide Dashboard scores from 2007 to 2015 provide a picture of the Great Recession and the uneven recovery in Ohio** (Figure 32). The Dashboard shows that 2012 proved to be an inflection point for Housing Affordability and Community Resources, while the trend in Job Opportunities changed in 2010. Scores for Housing Affordability fell by 9 percent between 2007 and 2012, then increased by 38 percent. Job Opportunities scores fell by 9 percent from 2007 and 2010 and then started to improve, increasing by 33 percent from 2010 to 2015.

*“Community resources – including health care, early childhood education, and social capital – are important to ALICE households. The research is still unclear on whether these factors lead to or result from better economic conditions.”*

Community Resources fluctuated between 2007 and 2015 – rising by 89 percent from 2007 to 2012, then falling back 41 percent, but still ending higher than their 2007 scores. Higher rates of health insurance coverage were the main driver for improved Community Resources scores, though early childhood education improved slightly through the period. The spike in 2012 was due to high voter turnout for the presidential election. Community resources – including health care, early childhood education, and social capital – are important to ALICE households. The research is still unclear on whether these factors lead to or result from better economic conditions. But the fact that their improvement has preceded signs of economic recovery in other states suggests that they support the needs of ALICE households while those households wait for market-driven forces, such as jobs and housing, to catch up. It is still too early to tell if this is the case in Ohio (VCU Center on Society and Health, 2015; McAlister, 2013; Lavizzo-Mourey, 2013; Pickett & Wilkinson, 2013).

Figure 32.

### Economic Viability Dashboard, Ohio, 2007 to 2015



Source: American Community Survey, 2007-2015; ALICE Threshold, 2007-2015; U.S. Census, 2007-2015; U.S. Election Assistance Commission, 2006-2015. For Methodology, see Appendix F

There are many other indices that offer important insights (see table below), yet because they focus on the median, these indices often conceal economic conditions for low-income households. The Economic Viability Index is the only one that focuses directly on the economic conditions that matter most to ALICE households.

## Comparison With Other Indices

### THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, Ohio ranks 33<sup>rd</sup> in social and economic development, driven primarily by the state's low education attainment and median earnings (Lewis & Burd-Sharps, 2014).

### BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. Ohio ranks 30<sup>th</sup> overall and scores slightly above average on all of its measures – economy, education, and community. This Index also breaks down opportunity scores by county (Opportunity Nation, 2015).

### THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding “financial insecurity” level in each state based on the percentage of the population that lost a quarter of their income within the year. Ohio residents face about as much financial instability as the average state, ranking 26<sup>th</sup>, with 19.5 of Ohioans experiencing a large financial loss compared to 20.3 percent nationally (Hacker, Huber, Nichols, Rehm, & Craig, 2012).

### THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in Ohio at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Ohio ranks near the bottom, at 45<sup>th</sup> nationally. The state ranks higher, 31<sup>st</sup>, in financial well-being, but between 39<sup>th</sup> and 42<sup>nd</sup> on other measures (Gallup-Healthways Well-Being Index, 2016).

### THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Ohio's four metro areas rank from the fourth most affordable area in the nation (Canton) to the 77<sup>th</sup> (Columbus) out of 225 metro areas (National Association of Home Builders/Wells Fargo, 2015).

### THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity project at Harvard University, this Index focuses on metro areas, measuring the upward mobility of children from low-income families. Of the 50 largest commuting zones in the U.S., Dayton, OH is ranked 39<sup>th</sup> in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile (Chetty R., Hendren, Kline, Saez, & Turner, 2014).

### THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). In 2015, Ohio scored 1.21 in the composite index of poverty-related need and the impact of Salvation Army services. The national average was 1.97; zero represents the minimum level of need (Indiana University Lilly Family School of Philanthropy, 2015).

*“Ohio residents face about as much financial instability as the average state, ranking 26<sup>th</sup>, with 19.5 of Ohioans experiencing a large financial loss compared to 20.3 percent nationally.”*

## VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

*“When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks.”*

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of Ohio’s ALICE households have depleted their savings and are still having trouble finding higher-wage jobs five years after the end of the Great Recession. This section reviews the strategies that they use to survive and the consequences of those choices.

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, transportation, and health care, as well as taxes, income, and savings. The choices that ALICE households are forced to make often include living in undesirable housing, or skimping on health care and healthy food, or forgoing car insurance. Sometimes those choices mean choosing to pay more for one area, like housing, while sacrificing other areas, like quality child care.

These choices have direct impacts on the health, safety, and future of these households, but they also have consequences for their broader communities, such as reducing Ohio’s economic productivity and raising insurance premiums and taxes for everyone (Figure 33).

Figure 33.  
Consequences of Households Living Below the ALICE Threshold in Ohio

	Impact on ALICE	Impact on Community
<b>HOUSING</b>		
<b>Live in substandard housing or unsafe neighborhoods</b>	Health and safety risks; increased maintenance costs; inconvenience; increased risk of crime	Increased health care costs; workers stressed, late, and/or absent from job – less productive
<b>Move farther away from job</b>	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
<b>Homeless</b>	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
<b>CHILD CARE AND EDUCATION</b>		
<b>Substandard child care</b>	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive workers
<b>No child care</b>	One parent cannot work; forgo immediate income and future promotions	Future need for education and social services
<b>Substandard public education</b>	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services

	Impact on ALICE	Impact on Community
FOOD		
Less healthy	Poor health; obesity	Less productive workers/students; increased future demand for health care
Not enough	Poor daily functioning	Workers/students even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Workers stressed, late, and/or absent from job – less productive
No insurance/registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health and dental care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick, spreading illness; less productivity, more absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-cost financial products	Workers stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use of costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Ohio, 2017

## HOUSING

Housing is the cornerstone of financial stability, yet its relatively high cost often forces ALICE households into difficult situations. Finding housing that is both affordable and convenient to jobs is challenging for low-wage workers in many parts of Ohio. A growing population and changing demographics have increased the demand for an already tight supply of smaller, low-cost housing units, especially rental units. With statewide vacancy rates of 5 percent, Ohio residents are more likely to face problems of higher costs or poor housing conditions for lower-cost units (American Community Survey, 2015). In addition, the most recent economic challenges in Ohio have cost many homeowners the equity in their homes and even forced some into foreclosure.

ALICE households face limited choices when it comes to housing, and each strategy has its own set of consequences:

*“Finding housing that is both affordable and convenient to jobs is challenging for low-wage workers in many parts of Ohio.”*

## Pay More for Housing Than the Family Can Afford

Housing in Ohio is less expensive than in many parts of the country. In the National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index, which ranks homeownership affordability, Ohio's 10 metropolitan areas rank from the fourth most affordable area in the nation (Canton-Massillon, and Youngstown-Warren-Boardman) to the 77<sup>th</sup> (Columbus) out of 225 metro areas (National Association of Home Builders (National Association of Home Builders/Wells Fargo, 2015). In addition, Ohio ranks eighth out of the 50 states in affordability for homeownership based on the ratio of median housing value to median income, according to Corporation for Enterprise Development (Corporation for Enterprise Development (CFED), 2016).

Yet within Ohio, housing remains the most expensive budget item in all counties for all households except those with two or more children in child care. As a result, many families end up paying more than they can afford and become housing burdened (defined as paying more than 30 percent of income on housing costs). As discussed in Section V, 47 percent of Ohio renters paid more than 30 percent of their household income on rent in 2015, and 20 percent of owners paid more than 30 percent of their income on monthly owner costs, which include their mortgage. Owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2007, 2010, 2012, and 2015; Fischer & Sard, 2016; Johnson, 2015).

### The primary consequences of being housing burdened include:

- Being forced to forgo other basics, such as food, medicine, child care, or heat, all of which can increase the need for health care (National Low Income Housing Coalition (NLIHC), 2015).
- Having less money to save for an emergency or for making investments in the future, such as higher education or retirement.
- Being more vulnerable to evictions and foreclosures. Between 2014 and 2015, Ohio had 27,891 completed foreclosures, fifth-highest rate in the country (CoreLogic, January 2015).

## Find Low-Cost Housing in Less Desirable Locations

Many housing units cost less because they are located in undesirable locations – areas with high crime rates, poor infrastructure, less funding of education, lower air quality, no public transportation, or long distances to grocery stores, public services, and other necessities.

### There are consequences to living in less desirable locations:

- Higher crime rates: Low-income individuals are more likely to be the victims of property and violent crime than higher-income individuals.
- Living in unsafe neighborhoods affects physical and mental health, which can influence long-term health and well-being. The consequences are more severe for children growing up in these environments, who have higher rates of behavioral disorders and lower rates of school attendance and academic achievement (Hanson, Sawyer, Begle, & Hubel, April 2010; Galster, March 2014; Harrell, Langton, Berzofsky, & Couzens, 2014; Harris & Kearney, 2014).
- Many areas with affordable housing have seen their school funding erode over the last decade. Across Ohio, state funding per K-12 student fell by 2.2 percent from 2008 to 2014. But those communities with lowest incomes have seen larger declines (Leachman, Albares, Masterson, and Wallace, 2016; Thomas, 2017).

*“Yet within Ohio, housing remains the most expensive budget item in all counties for all households except those with two or more children in child care.”*

- Low-cost housing tends to be further from jobs and services, meaning that ALICE families have longer commutes and spend more money on transportation. The Joint Center for Housing Studies estimates that low-income households that spend 30 percent or less of their income on housing spend on average \$100 more per month on transportation than those that allocate over half their income to housing. In addition, work hours may have to be curtailed to safely come and go from work (Harvard University Joint Center for Housing Studies, 2016; Annie E. Casey Foundation, 2015; Belsky, Goodman, & Drew, 2005). Long commutes also contribute to an increased risk of physical and behavioral health problems (Stutzer & Frey, 2004; Crabtree, 2010).

*“The housing crisis, changes in housing preferences, and more stringent requirements to obtain a mortgage have contributed to an increasing number of renters in Ohio.”*

## Live in Substandard Housing

Lower-cost housing can also be older and more run down, requiring more upkeep and repairs. Ohio’s housing stock is somewhat older than the national average, with 41 percent of housing units built before 1960, above the U.S. average of 30 percent. The oldest units, those built before 1940, account for approximately 20 percent of the total stock (American Community Survey, 2015).

Of the state’s low-cost housing stock, 18,334 units lack complete plumbing facilities and 46,210 lack complete kitchen facilities (American Community Survey, 2015).

### **There are consequences to living in substandard units:**

- Substandard units pose health risks including injuries, asthma, infections, and toxin exposures (Krieger & Higgins, 2002; World Health Organization, 2010).
- ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

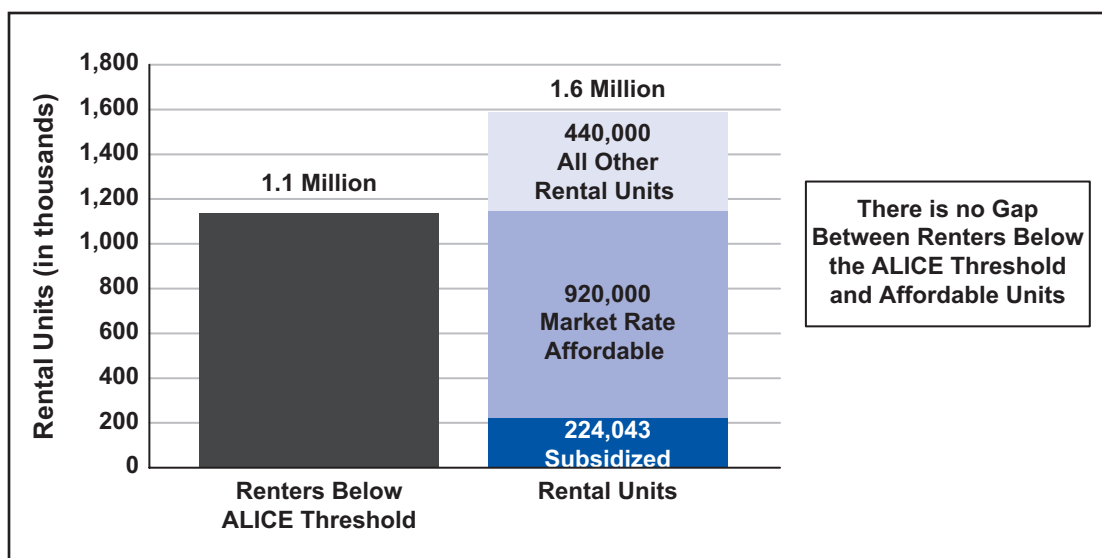
## Rent Instead of Own

ALICE households in Ohio are slightly more likely to be renters than owners, and they occupy 72 percent of all rental units. The housing crisis, changes in housing preferences, and more stringent requirements to obtain a mortgage have contributed to an increasing number of renters in Ohio. The percentage of total households renting in Ohio increased from 27 percent in 2005 to 34 percent in 2015 (Federal Reserve Bank of St. Louis, 2015).

Analysis of the housing stock in Ohio reveals that the existing units could match current need statewide if all ALICE and poverty-level households were currently living in rental units they could afford. According to housing and income data that roughly aligns with the ALICE dataset, across the state there are about 1.1 million renters with income below the ALICE Threshold, and there are roughly 1.1 million rental units, subsidized and market-rate, that these households can afford without being housing burdened (Figure 34).

However, the fact that 47 percent of the state’s renters are housing burdened reveals that many low-income families are in fact paying more than they can afford. The breakdown by county shows that there is a shortage of units in Delaware County (6,262), Erie County (7,619), and Miami County (9,595).

Figure 34.

**Renters Below the ALICE Threshold vs. Rental Stock, Ohio, 2015**

Source: American Community Survey, 2015, and the ALICE Threshold, 2015

*“In Ohio, the bursting of the housing bubble and the subsequent foreclosure crisis, combined with job losses and reduction in wages, caused significant financial hardship for families across the state.”*

While low-cost housing is generally positive for ALICE families, the reasons why housing prices fall typically are not. In Ohio, the bursting of the housing bubble and the subsequent foreclosure crisis, combined with job losses and reduction in wages, caused significant financial hardship for families across the state (Griswold, Calnin, Schramm, Anselin, and Boehnlein, 2014; Schiller, 2016; Ford, 2016).

Using a methodology based on affordable and available units, the National Low Income Housing Coalition (NLIHC) estimates a shortage of 170,693 units in Ohio for low-income renters, based on affordability to residents earning less than 50 percent of the median income. This is above the national level of affordable and available units per 100 households at or below that income threshold (National Low Income Housing Coalition, 2017).

Across the state, most renters continue to spend large portions of their income on housing. In Ohio, the estimated mean wage for a renter in 2015 was \$12.17 per hour. But in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter would have to earn \$14.45 an hour, working 40 hours per week, 52 weeks per year. While this is a much lower wage than is needed in many states, it is still out of reach for almost half of Ohio renters (National Low Income Housing Coalition, 2016).

**There are consequences to renting:**

- Renters are more likely than owners to be housing burdened.
- Renters are more likely to move, incurring associated costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community.
- Perhaps most importantly, renters are not able to build equity in a home.

## Seek Rental Assistance

Subsidized housing units are an important source of affordable housing for ALICE families, especially those earning well below the ALICE Threshold. Of the 1.1 million rental units that households with income below the ALICE Threshold can afford across the state, approximately 20 percent are subsidized: Ohio's affordable rental housing programs reached 224,043 households in 2015 (U.S. Department of Housing and Urban Development (HUD), 2015). But many more households in Ohio need affordable housing than are receiving assistance; in 2016, 47 of the state's public housing authorities had waiting lists (Affordable Housing Online, 2017).

### There are consequences to relying on rental assistance:

- Because of the shortage in subsidized housing, families become concerned about losing their eligibility. Some make the difficult choice to forgo work or higher-paying work for fear of losing housing assistance if they earn more than the eligibility cutoff.
- Subsidized housing is often subpar or located in distressed, under-resourced neighborhoods with higher crime rates, less public transportation, and lower-quality schools (Chetty, Hendren, & Katz, 2015; Chetty & Hendren, 2015; U.S. Department of Housing and Urban Development, 2016; Luna & Leopold, 2013; Turner M., 2003).

*“While 49 percent of Ohio households with income below the ALICE Threshold own their homes, many struggle to afford them.”*

## Take out a High-Interest Mortgage to Buy a Home

While 49 percent of Ohio households with income below the ALICE Threshold own their homes, many struggle to afford them. There would be enough affordable homes for them (homes that do not consume more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 24 percent of households with a mortgage are housing burdened suggests that many homeowners were not able to get competitive financing rates, or that they put less than 10 percent down, or were not able to find units that were affordable. The increase in the number of renters also reflects these challenges (American Community Survey, 2015).

ALICE homeowners are more likely than higher-income homeowners to have a high-interest sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. An additional expense for homeowners is often property tax; when rates increase faster than wages or the value of the home, homeowners may be burdened with added expense that they cannot manage. Ohio was hit hard by the housing crisis, and the swell of foreclosures started earlier there than in most states. In 2015, there were 40,479 new foreclosure filings in Ohio, amounting to one foreclosure filing for every 127 housing units. That number is less than half the peak levels seen in 2009, but still more than double the levels prior to the onset of sub-prime lending in the mid-1990s. It is also important to note that positive state and regional trends mask a much slower recovery in certain areas of Ohio (Woodrum and Granados, 2016; Ford, 2016).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of “contract for deed” or “rent-to-own” mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry both nationally and in Ohio; 7 percent of all households in the state and 20 percent of unbanked households have used a rent-to-own financial product (Federal Deposit Insurance Corporation (FDIC), 2013; Anderson & Jaggia, 2008; Edelman, Zonta, & Gordon, 2015; Kusisto, 2015).

### There are consequences to high-interest mortgages:

- The combination of a lower income and significantly worse financial terms puts borrowers at a far higher risk of foreclosure (Mayer & Pence, 2008). For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset but also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Yellen, October 17, 2014; Casas del Pueblo Community Land Trust, October 2013; Frame, 2010).

## Become Homeless

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe and has to be vacated, they can become homeless. In Ohio in 2015, there were 11,182 people counted as homeless on a single night, including 1,183 veterans. The state's rate of 10 homeless people per 10,000 residents is much lower than the national rate of 18 per 10,000. Overall, more than one-quarter of those who are homeless in Ohio are homeless as part of a family (National Alliance to End Homelessness, 2015).

### There are extreme consequences to being homeless:

- Homelessness poses extraordinary challenges for families, starting a downward spiral of bad credit and destabilized work, school, and family life.
- Some households move in with relatives, threatening the stability of another household.
- Homelessness has particular consequences for children, who may be delayed or prevented from enrolling in school because of residency requirements, guardianship requirements, or lack of school or medical records (National Coalition for the Homeless, 2007).

*“When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community.”*

## Broader Costs of Unaffordable Housing in Ohio

When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community. When workers pay more for housing, the local economy suffers because families have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. The health problems caused by poor-quality housing, long commutes, or living in unsafe neighborhoods raise health care and coverage costs for all. Exposure to toxins like lead can cause neurobehavioral conditions that require extensive health care services, social services, and educational support, which are paid for by the wider community. Longer commutes create more traffic, raise infrastructure and maintenance expenses, and reduce worker productivity, which affects both co-workers and customers. If families are forced to move due to foreclosure, that adds instability to their neighborhoods, lowering property values and imposing additional direct costs on local government agencies (Ellen & Glied, Spring 2015; Maqbool, Viveiros, & Ault, April 2015; Attina, et al., December 2016; National Economic Council and the President's Council of Economic Advisers, July 2014; van Ommeren & Gutierrez-i-Puigarnau, 2011; Sullivan, 2015).

Ultimately, if a family becomes homeless, there are additional costs that the wider community absorbs, from shelter systems to the criminal justice system and increased health care costs. The National Alliance to End Homelessness estimates that the cost of public services for the homeless ranges from \$19,000 per year for one person in Denver, Colorado to over \$40,000 per year in New York. The evidence is clear that keeping a family housed is significantly less expensive than caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services (National Alliance to End Homelessness, 2010).

## Future Trends

The cost of housing in Ohio will continue to be the most significant drain on the Household Survival Budget:

### **Millennials and seniors will drive demand for more lower-cost homes and rental units.**

Young workers are delaying buying their own homes, choosing to rent instead. At the same time, the senior population is growing, and many seniors choose to downsize their homes to smaller units, while others need to sell their homes to afford eldercare. Seniors prefer smaller, affordable rental units that are close to public transportation and community amenities such as restaurants, health care, and other services. Both of these trends increase demand for lower-cost homes and rental units, adding pressure to the cost of units that in most communities are in short supply (U.S. Department of Transportation, 2015; Garcia & Deitz, 2007).

**Rental housing units – especially those that are older and in poor condition – are particularly vulnerable to removal.** For example, one Cincinnati neighborhood lost more than 70 percent of its affordable housing units to bankruptcy and development between 2002 and 2015. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent. The removal of these units, as inexpensive and unsafe as they may have been, puts additional pressure on the remaining rental stock, increasing costs for all renters (Joint Center for Housing Studies of Harvard University, 2016; Tweh, 2016; Ohio Preservation Compact, 2012).

**The ability to drastically change the housing stock in Ohio is constrained by geography, economics, and, in some places, zoning laws** that limit the potential for new small or low-cost housing units to be built in economically prosperous areas. Given this combination of factors, many ALICE households will continue to live farther away from their jobs or in unsafe units, resulting in the associated challenges and costs (Prevost, 2013).

**Homelessness has declined nationally since counts were mandated in 2007**, especially for veterans (U.S. Department of Veteran Affairs, 2016; U.S. Department of Housing and Urban Development, 2015). That said, with 11,182 individuals homeless in Ohio on a given night in 2015, it remains a pressing issue, and communities continue to invest in strategies that alleviate homelessness among all groups.

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## CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. Yet it is a challenge for these families to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo educational opportunities, with consequences both for their earning potential and for the development of human capital in their communities.

### Quality, Affordable Child Care

Quality, affordable child care (early care for infants to 3-year-olds and preschool for 3- to 5-year-olds) is one of the most important – and most expensive – budget items for ALICE families. Child care is essential in order for parents to work; in Ohio 69 percent of all Buckeye families with children had all available parents in the workforce in 2014, not far below the national average of 74 percent (Working Poor Families Project (WPFP), 2015). With the extensive involvement of parents in the workforce, child care is an issue for virtually all Ohio families, and the high cost makes it even more challenging for parents in low-wage jobs.

Quality early learning experiences are also critical to the cognitive and language development of young children, and allow them to gain pre-academic skills needed for success in kindergarten and beyond. Yet as discussed in Section II, child care in Ohio is often the most expensive item in the Household Survival Budget and remains out of reach for many ALICE families. The average cost of family-based child care in Ohio is \$755 per month for an infant and \$687 per month for a 4-year-old – and the cost at a licensed, accredited child care center is 11 percent higher (Ohio Department of Job and Family Services, 2015).

ALICE households use a range of strategies to provide care for their young children:

### Choose Less Expensive Child Care

ALICE families may use unlicensed, family-based child care or rely on friends and neighbors in an attempt to save money or because they lack child care options. Some families live in child care deserts, where there are shortages of licensed providers, or they may lack transportation to a child care facility (Malik, Hamm, Adamu, & Morrissey, 2016). In Ohio, there is a range of child care oversight by the Ohio Department of Job and Family Services. Family-based child care settings that provide care for fewer than seven children are not required to be licensed by the state. Family-based settings or facility-based child care centers with seven or more children of any age must be licensed. These settings must meet requirements for background checks, training/orientation, and health and safety, and they are inspected regularly. The Ohio Department of Job and Family Services licenses over 3,500 child care centers, which care for more than 215,000 children each day. Unlicensed home-based child care, while often less expensive, is not fully regulated, so the safety, health, and learning quality can vary greatly and are not guaranteed (Child Care Aware of America, 2014; Ohio Department of Job and Family Services, 2015).

The U.S. Census reports that nationally in 2011, 42 percent of preschoolers were in a regular child care arrangement with a relative, 11 percent were in another non-relative care arrangement, 25 percent had no regular child care arrangement, and only 24 percent were in an organized care facility. Since the mid-1980s, fewer families have used non-relative care (down from 28 percent to 13 percent in 2011), while there was an increase in other care or no regular arrangements, from 1 percent to 13 percent. In Ohio, 44 percent of 3- and 4-year-olds are enrolled in some type of child care, the 29<sup>th</sup> highest rate in the country (Corporation for Enterprise Development, 2016).

### Relying on relatives or unlicensed home-based care comes with certain risks and potential consequences:

- For a number of reasons, these settings can lead to delays in intellectual and social developmental. Center-based child care overall has been shown to consistently offer higher-quality academic preparation than informal settings. Higher-cost centers tend to have a higher staff-to-child ratio and better trained and compensated staff, who offer higher-quality activities, more responsiveness, and more stimulating, supportive care (U.S. Department of Education, 2015; U.S. Department of Health and Human Services, 2000; Bassok, Fitzpatrick, Greenberg, & Loeb, September/October 2016; Forry, et al., 2012).
- Unlicensed child care has a higher risk of accidents and illness. Because licensed child care centers must meet certain regulatory standards, they typically follow better health and safety practices than lower-cost options.

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## Rely on Subsidies for Child Care

Publicly subsidized preschools can provide great savings to ALICE families. The Ohio Preschool Initiative enrolled 14,765 preschool-age children in the Department of Education's publicly funded preschool program in the 2014-2015 school year, and another 34,000 children in publicly funded preschool programs in child care centers. The state ranks 23<sup>rd</sup> nationally in terms of spending per preschool student, at \$4,000 per year (National Institute for Early Education Research, 2015).

### There are potential drawbacks to publicly subsidized child care:

- The quality of publicly funded preschool is variable. Preschools funded by Ohio's Department of Education met only 4 out of 10 of the state pre-K quality standards set by the National Institute for Early Education Research in 2015. When preschool programs do not meet quality standards, they can lead to poorer educational outcomes (National Institute for Early Education Research, 2015; Gupta & Simonsen, 2010).
- With the number of funded children at only 48,765 in Ohio in 2015-2016, many additional low-income 3- and 4-year-olds still do not have access to publicly funded preschool.

## Forgo Child Care

Some families faced with the high cost of child care or lack of access keep children at home. In Ohio on average between 2011 and 2015, 63 percent of 3- and 4-year-olds whose families earned less than 200 percent of the FPL were not enrolled in school, including nursery school, preschool, or kindergarten. By comparison, 50 percent of 3- and 4-year-olds whose families earned more than 200 percent of the FPL were not enrolled. Although Black and Hispanic families in Ohio are disproportionately represented among lower-income households, preschool attendance rates for Black 3- and 4-year-olds were almost the same as they were for White 3- and 4-year-olds at 52 and 55 percent respectively, while the rate for Hispanic children was higher at 59 percent (Annie E. Casey Foundation, 2016a; Annie E. Casey Foundation, May 2016).

### There are consequences for children and families to going without child care:

- Not being exposed to quality early learning experiences could lead to delays in cognitive, language and social development, creating an education gap that is more difficult to close as children get older.
- When one parent has to stay home to care for a child rather than work, their current income and future earning potential are limited.

## K-12 Education and the Achievement Gap

One area of particular concern for Ohio's ALICE households is the achievement gap in the state's public schools. Across the state, students of color and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates than their White or higher-income counterparts in 2015.

It is well-documented that disparities in educational outcomes often begin with levels of kindergarten readiness and can then persist through both elementary and secondary schooling. In terms of overall student achievement, Ohio ranks 27<sup>th</sup> in the U.S., according to Education Week's Quality Counts report. According to the most recent data, only 38 percent of fourth graders in Ohio were proficient in reading, though still above the national average of 35 percent. Similarly, in eighth grade math, only 35 percent of Ohio students were proficient,

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versus a national average of 32 percent, according to the 2015 National Assessment of Educational Progress (NAEP) assessment (Education Week Research Center, 2016).

Ohio's public high school graduation rate was 80 percent, higher than the national average of 79 percent, for 2013. However, the rates are significantly lower for economically disadvantaged students (69 percent), those with limited English proficiency (66 percent), and those with disabilities (68 percent). Rates also vary markedly by race and gender: For the 2012-2013 school year, the graduation rate was 54 percent for Black males and 84 percent for White males (Schott Foundation for Public Education, 2015; National Center for Education Statistics (NCES), 2015).

This achievement gap can lead to students becoming discouraged and dropping out of school. Low-income students are the least likely to graduate high school nationally, with a dropout rate of 11.6 percent among students in the lowest income quartile, compared to 2.8 percent for students from families with the highest incomes (National Center for Education Statistics (NCES), 2014).

### Attend a Higher-Performing School or Live in a Higher-Performing District

Parents in search of better performing schools may change schools within their school district, if choice is available, or move to a neighborhood in a different district.

#### Consequences of switching schools include:

- Housing costs typically rise with school performance ratings. Most higher-performing schools are located in neighborhoods with more expensive housing.
- Students who choose charter schools located outside of their neighborhoods have longer commutes.

*“In terms of K-12 education, the evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success.”*

## Broader Costs for Child Care and Education in Ohio

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success throughout their schooling. **Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children.** Research shows that children who attend quality preschools – particularly full-day programs – are more likely to graduate high school and attend college, yet fewer than half of children from families making under \$50,000 a year are enrolled in preschool, and those who are enrolled are less likely to be in high-quality programs (Child Care Aware of America, 2013; Child Trends, 2015; U.S. Department of Education, 2015; Hart & Risley, 2003; Wasserman, 2016; Friedman-Krauss, Barnett, & Nores, 2016).

In addition, high quality child care enables parents to work, which enhances the family's current and future earning potential. On the other hand, inadequate child care often results in worker absenteeism, tardiness, and low productivity. Businesses lose an estimated \$4.4 billion annually due to employee absenteeism caused by child care breakdowns (Haskins, 2011; Child Care Aware of America, 2015; Child Trends, 2011; Alliance for Excellent Education, 2013; Garcia, 2015).

In terms of K-12 education, the evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Nationally, the difference in earnings over a lifetime between high school graduates and those who hold a bachelor's degree is estimated to be \$830,800. The difference in earnings between high school graduates and those with an associate's degree is estimated at \$259,000. And estimates of the difference in the net earnings of a high school graduate versus a high school dropout range from \$260,000

to \$400,000 when including income from tax payments minus the cost of government assistance, institutionalization, and incarceration (Center for Labor Market Studies, 2009; Daly & Benagli, 2014; Klor de Alva & Schneider, 2013; Tyler & Lofstrom, 2009; Carnevale, Rose, & Cheah, 2011).

Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families but for all residents, both in Ohio and across the country. According to the Alliance for Excellent Education, if all students nationwide graduated from high school, their aggregate increased income would be \$166 million, and increased federal tax revenues would be \$26 million (Alliance for Excellent Education (AEE), 2013). Aside from the economic boon, higher levels of education lead to greater knowledge about political issues, more community volunteerism, and lower crime rates (Baum, Ma, & Payea, 2013; Campbell, 2006; Mitra, 2011).

## Future Trends

The importance of high-quality education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Ohio, from child care through college. There are several trends that will impact child care, K-12 education, and higher education in Ohio in the future:

### Child Care

**Ohio's child care facility industry is dominated by single proprietors, who are susceptible to changes in the job market.** There are 2,579 child care establishments in Ohio, of which 458 are corporations; the rest are individual proprietorships, nonprofits, and other single-proprietor arrangements. Smaller care businesses are also challenged by the fact that state's rate of pay to the small businesses is among the lowest in the nation. As a result, small centers have had to pay their employees less, reduce capacity, and in some cases, close down (U.S. Census, 2007-2014; SBDCNet, 2014; Patton, 2016; Early Childhood Advisory Council, 2015).

**Economic trends may make it harder to find and afford quality child care in Ohio in the future.** With low levels of funding for state preschool programs and changes in population, capacity started shifting from individual to corporate child care providers from 2007 to 2014 (the latest data available). If this trend continues, there will be a decrease in number of spaces or the geographic availability of spaces, increases in cost, more children who may not be fully school-ready, and more parents across the state who must forgo work or advancement to stay home with their children (U.S. Census, 2007-2014).

### K-12 Education

**Ohio's current educational resources are not closing the achievement gap, creating several important consequences for the state economy.** Reworking education – from child care through high school – to address the achievement gap takes significant financial resources. But if the gap is not addressed, the state economy will lose local talent. In order for Ohio's economy to grow and sustain an aging population, the state must continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw (Schulman & Blank, 2015).

**The creation of Ohio's community schools – known in other states as charter schools – has been one response to the achievement gap and the perception that public schools have not met the needs of many students.** There are 373 community schools operating in Ohio, with the largest concentrations in Cuyahoga and

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Franklin counties. There are many different compositions: Some are start-ups, others are conversions of existing public schools; some are site-based, others are online; and while the majority of Ohio’s community schools offer a general education curriculum, others are special education or dropout prevention and recovery schools. Some have been supported by large national foundations; many are run by for-profit management companies. Community school enrollment grew steadily from 2,242 students in 1998 to a peak of 120,893 in 2013; there were 117,125 students enrolled in 2015.

Overall, however, both traditional public schools and community schools in Ohio have poor results. An analysis of academic performance by the Ohio Department of Education shows that 70 percent of traditional public schools and 70 percent of charter schools received an “F” on the performance report card. Fewer than 6 percent received an “A”, “B”, or “C” (Ohio Department of Education, 2016; Bush, 2016).

The ability of charter schools to improve school performance and close the achievement gap for students of color and low-income students is the subject of debate in Ohio and across the country. This is partly because the efficacy of charter schools varies greatly from school to school and state to state. A comparison of school performance in Ohio by Stanford’s Center for Research on Education Outcomes (CREDO) found that students in Ohio community schools perform worse in both reading and mathematics than students in traditional public schools. An Ohio community school student completed the equivalent of 14 fewer days of learning in reading and 36 fewer days in math than a traditional public school student during the school years 2007-2008 to 2012-2013. However, students in urban community schools in Ohio showed better yearly gains compared to the statewide average student performance, a result that has not been found in other state studies. In addition, community schools produced better results for Ohio students in poverty and particularly for Black students in poverty (National Alliance for Public Charter Schools, 2017; CREDO, 2015; CREDO, 2014).

**Education is important for communities.** People with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues, while 89 percent of those with a bachelor’s degree report at least some understanding of those issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, & Payea, 2013; Campbell D., 2006; Mitra, 2011).

## Higher Education

**For students who attend college, there is a growing disparity in employment and earnings based on their major.** Majors that provide technical training (such as engineering, math, or computer science) or are geared toward growing parts of the economy (such as education and health) have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years. For example, the median annual salaries of college-educated workers age 25 to 59 ranged from \$39,000 for an early childhood educator to \$136,000 for a petroleum engineer in 2015 (PayScale, 2014; Abel, Deitz, & Su, 2014; Carnevale, Cheah, & Hanson, The Economic Value of College Majors, 2015).

**Tuition has increased beyond the means of many ALICE households and burdened many others.** In Ohio’s Class of 2014, 67 percent graduated with an average student debt of \$29,353 (Project on Student Debt, 2015). As national

research by the Federal Reserve reveals, this debt burden jeopardizes the short-term financial health of younger households: The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt (Elliott & Nam, 2013).

Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. More than 70 percent of Americans matriculate at a four-year college – the seventh-highest rate among 23 developed nations for which the Organisation for Economic Co-operation and Development (OECD) compiles such statistics. But less than two-thirds of matriculating Americans end up graduating; when including community colleges, the graduation rate drops to 53 percent (Organisation for Economic Co-operation and Development (OECD), 2015).

In Ohio, 29 percent of residents have some college or an associate's degree, but not a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham & Kienzl, 2011).

**The proliferation of for-profit colleges and, to a lesser extent, two-year institutions during and after the Recession has hurt the economic prospects of many students.** These schools include online universities, certificate-granting institutions, technical schools, and community colleges, with a wide range of credentials and tuition costs. Not all, but many, targeted low-income and non-traditional students – older, independent, and those already struggling in the labor market – who financed their educations largely through federal student loans. Cumulatively, these non-traditional students have grown to represent half of all borrowers. Many of these students dropped out of their programs and, as a result, faced poor job prospects and loan distress (Deming, Goldin, & Katz, 2012; Cellini, 2009).

Almost 20 percent of those who borrowed money to attend for-profit colleges and certificate programs nationally were unemployed, and those who did have jobs earned about 20 percent less than their peers. With poor labor market outcomes, few family resources, and high debt burdens relative to their earnings, default rates skyrocketed. By 2013, 70 percent of students who had fallen into default two years after leaving school were borrowers who attended non-traditional colleges. For-profits and two-year institutions have the highest default rate of any type of institution (Looney & Yannelis, 2015).

Though the number of students financing their educations at these institutions nationally has dropped – from 2010 to 2014, the rate of new borrowers fell by 44 percent at for-profits and 19 percent at two-year institutions – the debt burden of former students continues to cast a long shadow. Rising delinquency rates reflect excessive borrowing and overextended finances, which could impair students' abilities to finance first homes and to live independently of their families, or could constrain their occupational choices, reducing rates of homeownership and marriage or entrepreneurial risk-taking. Slow repayment rates suggest that the debt burden drags students down for years (Baum & Johnson, April 2015; Bleemer, Brown, Lee, & van der Klaauw, 2015; Gicheva & Thompson, 2015; Marx & Turner, January 2015; Mezza, Sommer, & Sherlund, October 15, 2014; Looney & Yannelis, 2015).

*“National research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs requiring highly skilled workers are offering wages that are too low for college-educated students to live on and still pay back their loans.”*

*“According to the Ohio Healthy Food Financing Task Force, there are food deserts (areas with limited access to affordable and nutritious food) or pockets of low access to healthy food in all cities and counties across the state, including both rural and urban areas.”*

**There is a lack of medium- and high-paying jobs for recent graduates.** National research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs requiring highly skilled workers are offering wages that are too low for college-educated students to live on and still pay back their loans. When unemployment is high, employers have a broader choice of applicants and can seek more qualified candidates at lower wages. In pursuit of cost savings, employers may also leave positions open and falsely blame the unfilled positions on a lack of qualified candidates. As a result, qualified and experienced workers are passed over even though they could do the job, and it appears in some recent national surveys that a number of jobs are unfilled due to lack of qualified candidates when, in fact, qualifications are not the main obstacle (Rothstein J., 2012; Altig & Robertson, 2012; ManpowerGroup, 2012).

Low wages, then, are the main problem, in tandem with strong competition for the fewer well-paying jobs. This situation will improve slightly as unemployment falls. But major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

## FOOD

Having enough food is a basic challenge for ALICE households. The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to the latest Feeding America’s Map the Meal Gap study, 1.9 million of Ohio’s residents (17 percent) experienced food insecurity in 2014. Similarly, according to the USDA, between 2013 and 2015, 16 percent of Ohio households experienced food insecurity – either low security (lower quality, variety, and desirability of food) or very low security (multiple instances of disrupted eating patterns and reduced food intake) – compared to the national average of 14 percent. In addition, 6.6 percent experienced very low food security compared to the national average of 5.4 percent (Feeding America, 2015; U.S. Department of Agriculture (USDA), 2015; Gundersen, Engelhard, Satch, & Waxman, 2014).

Food insecurity varies across the state. Feeding America ranks all counties in the U.S. in terms of food insecurity, and Ohio’s rate is above 18 percent in Adams, Athens, Cuyahoga, Hamilton, Lucas, Montgomery, and Scioto counties. By contrast, Putnam County has one of the lowest scores in the country at 9.6 percent (Feeding America, 2015).

Food insecurity is often a recurrent situation. USDA national data has found that for both food-insecure and very low food-insecure households, on average they were food insecure for 7 months of the year (Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015).

Access to healthy food is also more difficult in some parts of Ohio. According to the Ohio Healthy Food Financing Task Force, there are food deserts (areas with limited access to affordable and nutritious food) or pockets of low access to healthy food in all cities and counties across the state, including both rural and urban areas. Overall, 25 percent of Ohioans have difficulty accessing healthy food due to living far from healthy affordable food retailers – more than 1 mile in urban areas and 10 miles in rural areas. The rate is higher in some areas of the state, particularly those with high rates of food insecurity. Compounding the problem, individuals in food deserts have greater physical access to fast food restaurants and convenience stores than to grocery stores and supermarkets (Waldoks & Harries, 2015; U.S. Department of Agriculture, 2015).

When ALICE families do not have enough food, they use various strategies to avoid hunger. According to a 2014 Ohio Association of Foodbanks survey, most respondents employed two or more strategies, including eating less food or less healthy food, seeking food assistance, forgoing other essentials like medical care or utilities, or even selling or pawning personal property to get money for food (Feeding America, 2014; Ohio Association of Foodbanks, 2014).

## Eat Less Food and Less Healthy Food

ALICE families often have difficulty accessing healthy food options. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for and often minimal access to fresh food in low-income and rural neighborhoods, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy and higher in calories.

According to a 2014 Ohio Association of Foodbanks survey, the purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (81 percent), and many families also buy food that has passed its expiration date (55 percent). In Ohio, 26 percent of adults and 42 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that 47 percent of Ohio neighborhoods do not have healthy food retailers within a half-mile (Centers for Disease Control and Prevention (CDC), 2013; Ohio Association of Foodbanks, 2014).

### There are consequences to not having enough food or enough healthy food:

- Eating foods that are higher in fat, sodium, and sugar can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. Given the choices that low-income individuals have to make, it is not surprising that they are more likely to be obese than those with higher income. ALICE and poverty-level families are also exposed to more stress and have fewer opportunities to exercise, both of which can contribute to weight gain. In Ohio overall, 33 percent of adults are overweight or obese, below the national average of 36 percent. Yet 36 percent of adults with income below \$25,000 are obese, compared to 30 percent of adults with income above \$75,000 (Commonwealth Fund, 2013; Food Research and Action Center (FRAC); Hartline-Grafton, 2011; Kim & Leigh, 2010; National Institute of Diabetes and Digestive and Kidney Disease (NIDDK), 2012; Centers for Disease Control and Prevention (CDC), 2015; United Health Foundation, 2015).
- For children, lack of sufficient food can cause developmental delays and lack of nutritious food can cause health problems, all of which can impact learning in the longer term (Commonwealth Fund, 2013; Ogden, Carroll, Fryar, & Flegal, November 2015; United Health Foundation, 2015).

## Seek Food Assistance

The use of government food programs, as well as soup kitchens, food pantries, and food banks, has increased steadily through the Great Recession to the present. In Ohio, food banks serve more than 2 million people per year – more than 1 in 6 people in the state. Federal Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) benefits are also effective in combating hunger and poverty, and SNAP beneficiaries experience reduced food insecurity, fewer sick days, and fewer hospital and doctor visits (Ohio Association of Foodbanks, 2014; Executive Office of the President of the United States, December 2015).

*“The use of government food programs, as well as soup kitchens, food pantries, and food banks, has increased steadily through the Great Recession to the present.”*

## There are consequences and drawbacks to seeking food assistance:

- A recent Institute of Medicine (IOM) report found that most SNAP benefit levels (which are established by the USDA's Thrifty Food Plan) are based on unrealistic assumptions about the cost of food, preparation time, and access to grocery stores. In general, the vast majority of SNAP benefits run out by the end of the second or third week of every month, leaving households without enough food. Ohio food bank users with SNAP exhaust their benefits in two weeks. In addition, SNAP and WIC benefits do not allow for higher-quality or quick-to-prepare foods (Institute of Medicine (IOM), 2013; Food Research and Action Center (FRAC), 2012; Ohio Association of Foodbanks, 2014).

## Broader Consequences for Food in Ohio

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the wider community.

Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis, which lead to increased costs for all (Seligman, Laraia, & Kushel, 2010; Kendall, Olson, & Frongillo Jr., 1996). In 2014, the U.S. spent an estimated \$160 billion on health care costs related to hunger and food insecurity, as estimated by the Bread for the World Institute. The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (U.S. Department of Agriculture (USDA), Frazão, E., 1999; Bread for the World Institute, 2015).

In fact, the cost to move families to food security is very low. According to an assessment in Wisconsin, that cost was on average less than \$16 per week per person in 2014, although across Wisconsin counties, costs ranged from \$14.09 to \$20 (Lee D., June 15, 2016; Feeding America, 2016).

*“Food pantries have become a growing resource for people under the age of 25, the group most likely to be living below the ALICE Threshold.”*

## Future Trends

**Government food programs have declined, while the use of nonprofit resources including soup kitchens, food pantries, and food banks has increased steadily.**

From 2007 to 2014, SNAP enrollment increased to 1.8 million residents in Ohio. The 2009 Recovery Act boosted SNAP benefits, but it expired in 2013, causing some individuals to no longer qualify or have their benefits reduced. SNAP enrollment decreased to 1.7 million in 2015. However, the anti-hunger organization Feeding America reports that nationally, the number of unique clients served by its food distribution programs increased by roughly 25 percent from 2010 to 2014 (Dean & Rosenbaum, August 2013; Loveless, 2015; Hart J., 2015).

**The use of food pantries by young adults is rising.** Food pantries have become a growing resource for people under the age of 25, the group most likely to be living below the ALICE Threshold (Feeding America, 2014).

**At the other end of the age spectrum, the number of food insecure seniors is also increasing.** The number of food insecure seniors more than doubled nationwide from 2001 to 2011, to 4.8 million people 65 or older, due to the aging population (Feeding America, 2013). The problem is particularly acute for non-White seniors, those with multiple generations in a household, and those with lower income. Seniors with grandchildren living with them are three times as likely to be food insecure as others (Sharkey, Xu, & Dean, 2013). This problem will worsen as seniors grow both in number and as a share of the population.

**The number of long-term food assistance users has increased.** With changes in the economy, many low-wage workers – even those with public assistance benefits – are now forced to use food pantries on a regular basis. In Ohio, 6 in 10 food bank users rely on the network regularly. Many long-term users have serious health problems, some of which can be exacerbated by their use of food assistance, which tends to provide less healthy food. Ohio Association of Foodbanks’ 2014 survey of food bank clients found that 35 percent live with someone who has diabetes and 62 percent live with someone who has high blood pressure (Treuhart & Karpyn, 2010; Bell, Mora, Hagan, Rubin, & Karpyn, 2013; County Health Rankings, 2016; Feeding America, 2014; Kaiser & Cafer, 2016; Kicinski, 2012; Feeding America, 2009; Ohio Association of Foodbanks, 2014).

## TRANSPORTATION AND COMMUTING

In Ohio, there is no public transportation available to workers in most counties. Even among the counties that do offer it, none have enough workers using public transportation (at least 8 percent) for it to be considered a reliable way to commute (American Community Survey, 2015).

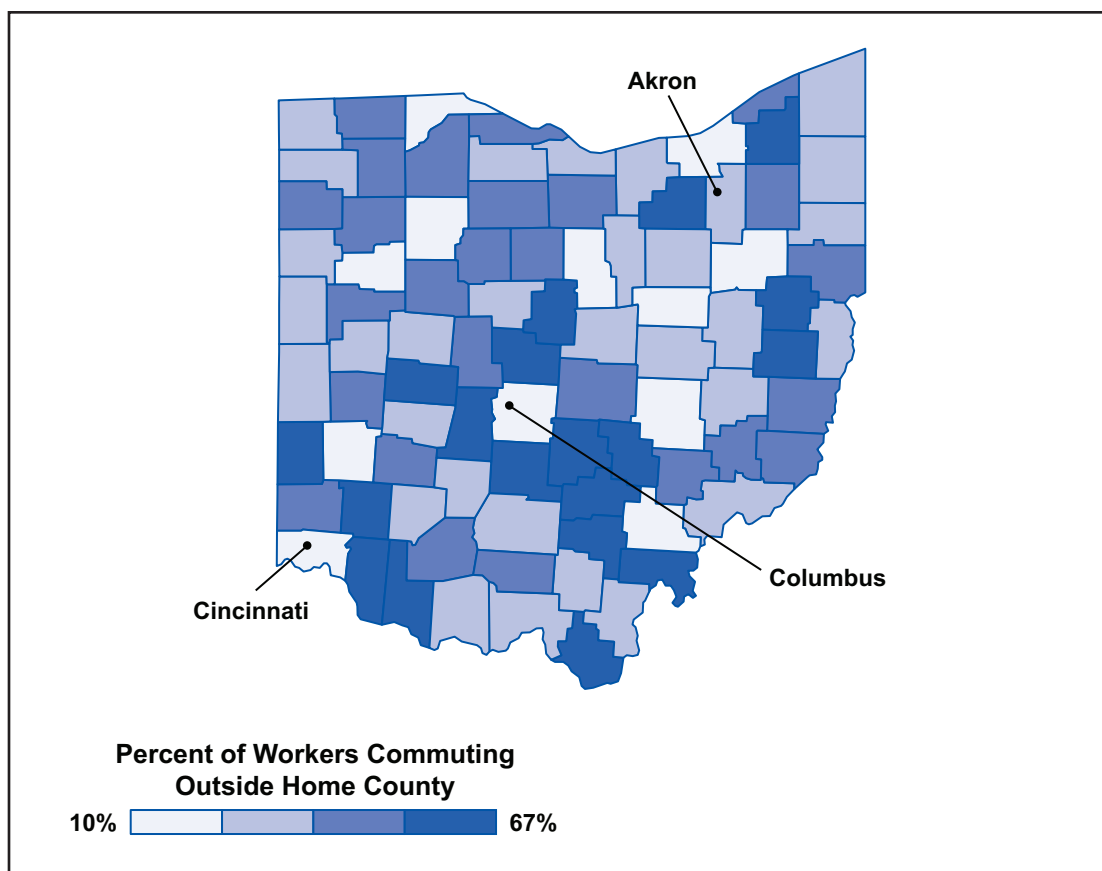
Given this public transportation landscape, a majority of Ohio workers use a car to get to their jobs, which poses particular challenges for ALICE workers. Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment. In 2015, 84 percent of Ohio workers drove alone to work; some chose this for convenience, while others with variable work hours had no choice. Commutes in Ohio are longer than in many states; 29 percent of commuters travel more than 30 minutes to work, as do more than 50 percent in Brown, Harrison, and Perry counties (American Community Survey, 2015).

Another way to look at transportation in the state is that on average, 40 percent of commuters in Ohio travel outside their home county for work (Figure 35). There is huge variation across the state: 21 counties have fewer than 30 percent of workers who commute outside their home county, while in 9 counties, more than 60 percent of workers do so (U.S. Census, 2014).

The average cost of owning and operating a car in the U.S. ranges from about \$6,000 to \$11,000 per year, according to AAA (AAA, 2016). Long commutes add costs (such as car maintenance, gas, and child care) that ALICE households cannot afford. Commutes also reduce time for other healthy activities. Since the vehicles that ALICE families can afford are usually older and of lesser value, the median car value for low-income families is \$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families (Bricker, Kennickell, Moore, & Sabelhaus, 2012).

*“Long commutes add costs (such as car maintenance, gas, and child care) that ALICE households cannot afford. Commutes also reduce time for other healthy activities.”*

Figure 35.

**Percent of Workers Commuting Outside Home County, Ohio, 2014**

Source: U.S. Census, 2014

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger.

ALICE households use a range of strategies to lower their transportation costs, from forgoing car maintenance or insurance to trying to use often inadequate public transportation.

## Skimp on Car Expenses

One way low-income households try to close the income gap is by skimping on vehicle expenses, such as putting off repairs, not registering their car (saving on fees and upkeep requirements to pass inspection), not paying traffic tickets, and forgoing car insurance. Despite the fact that driving without insurance is a violation in almost all states, including Ohio, 13.5 percent of Ohio motorists were uninsured in 2012 (Insurance Information Institute, 2012). Low-income drivers are often charged more for insurance coverage than drivers with higher incomes. Insurers charge low-income drivers 59 percent more, or an extra \$681 on average annually, due to “redlining,” or raising quote prices based on characteristics related to socioeconomic status, including education level, occupation, homeownership status, insurance purchasing history, and marital status. These higher rates make it even harder for ALICE and poverty-level drivers to afford insurance (Ong & Stoll, 2007; Heller & Styczynski, 2016; Consumer Reports, 2015).

*“Low-income drivers are often charged more for insurance coverage than drivers with higher incomes.”*

**Trying to lower car expenses may provide short-term savings, but it can have long-term consequences:**

- Not registering a vehicle, not passing inspection, or driving with an unsafe car can lead to fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding of the vehicle. And the fines can be more than ALICE families can pay.
- ALICE drivers face similar challenges paying traffic tickets. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can't pay a ticket, their driver's license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).
- Buying an older car or not paying for regular maintenance can lead to breakdowns, which can disrupt work schedules, school attendance, and access to health and social services. Low-income families are also more likely to face higher and more frequent repair bills and therefore greater disruption in their transportation to work (Bricker, Kennickell, Moore, & Sabelhaus, 2012).

*“Public transportation is a far less expensive means to commute to work than driving a car, but is not widely available in most parts of Ohio.”*

## Take Public Transportation

Public transportation is a far less expensive means to commute to work than driving a car, but is not widely available in most parts of Ohio. When public transportation is sparsely available, it is even more difficult to access reliably.

**Relying on inadequate public transportation has consequences:**

- Housing near public transportation is typically more expensive, so most lower-income families live further away from urban centers, increasing commute times significantly. Lack of availability adds to commute time and stress, as well as adding other costs to families such as additional child care and time away from work, exercise, shopping and cooking healthy food, and community and family involvement (U.S. Department of Housing and Urban Development (HUD), 2014; AAA, 2016).

## Broader Consequences for Transportation in Ohio

“Cost-cutting” transportation strategies have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness. They increase tardiness and absenteeism, and can also impact new hire retention and performance (Belsky, Goodman, & Drew, 2005; Sullivan, 2015; National Economic Council and the President's Council of Economic Advisers, July 2014; van Ommeren & Gutierrez-i-Puigarnau, 2011).

Urban sprawl costs the American economy more than \$1 trillion annually, according to a study by the New Climate Economy. These costs include greater spending on infrastructure, public service delivery, and transportation. Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008).

Lack of reliable transportation can also exacerbate an emergency, as families might be forced to forgo treatment of a sick or injured family member, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

## Future Trends

**For ALICE households in Ohio, housing and transportation are tightly linked** and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don’t. Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.

**Jobs and transportation are also linked.** The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation. Irregular work schedules can make it difficult to get to work on time, or transportation can become cost prohibitive on less than a full-time work schedule (Watson, Frohlich, & Johnston, 2014).

**Given the size and age of Ohio’s transportation infrastructure and the state’s growing population, it would cost over \$3.6 billion to bring all infrastructure to a performance measure of 100 percent by 2020.** With tight state budgets, it has proven difficult to maintain aging assets, many over 50 years old. Yet without transportation investment, costs will increase for ALICE auto commuters; by one estimate it costs \$475 per Ohio motorist per year to cover expenses caused by driving on roads in need of repair (Pajk, 2016; American Society of Civil Engineers (ASCE), 2017).

## HEALTH CARE

*“Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to be obese and to have poorer health in general.”*

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to be obese and to have poorer health in general. In Ohio, 30 percent of people with household income below \$25,000 reported good health, compared to 57 percent of those with household income above \$50,000 in 2015. The consequences are significant: In Cleveland, for example, life expectancy is 12 years higher in Lyndhurst (82 years) than 12 miles away in St. Clair-Superior (70 years) (Centers for Disease Control and Prevention (CDC), 2011; United Health Foundation, 2016).

This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie, 2011; Federal Reserve, 2014; Zurlo, WonAh, & Kim, 2014 ). State and national research on “toxic stress” has found that living in chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, damages neurological functioning, which in turn impedes a person’s – and especially a child’s – ability to function well (Shonkoff & Garner, 2012; Evans, Brooks-Gunn, & Klebanov, 2011).

Recent studies have found that access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed. In fact, non-health factors account for as much as 50 percent of poor health outcomes in the U.S. (Berkowitz, et al., 2015; Robert Wood Johnson Foundation, 2011; Bachrach, Pfister, Wallis, & Lipson, 2014;

Economist Intelligence Unit, 2012). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), employment assistance (52 percent), adult education (49 percent), transportation assistance (47 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, 2011).

Though the high cost of health care is a leading cause of inadequate health care, low-income families and families of color may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Families in Ohio use a range of strategies to cope with the cost of their health care.

## Forgo Preventative Health and Dental Care

A common way to try to save on health care costs is to forgo preventative health care. With basic preventative care now covered through the Affordable Care Act (ACA), even in high-deductible plans, cost is less of a barrier to seeing a primary care doctor. However, there are still cost barriers to filling prescriptions for maintenance medications, getting to doctors' offices, and maintaining a healthy lifestyle (Commonwealth Fund, 2013; Cohen, Kirzinger, & Gindi, 2013). Forgoing preventative dental care is even more common, especially as Medicaid coverage for dental care is minimal and there are relatively few dentists who participate in Medicaid. In Ohio, 65 percent of residents did not visit the dentist in 2014, and nationally (no data reported for Ohio), only 48 percent of Medicaid-enrolled children and adolescents received preventative dental treatment in 2011 (Centers for Medicare and Medicaid Services (CMS), 2016; U.S. Government Accountability Office (U.S. GAO), 2013; Bureau of Dental Health, December 2006; Kaiser Family Foundation, 2014; Pew Charitable Trusts, 2013).

### There are many consequences to forgoing preventative health and dental care:

- Children and adults who do not seek preventative health care are less likely to receive required and recommended vaccinations and health care screenings. Adults with low incomes are 14 to 26 percent less likely to receive cervical, breast, and prostate cancer screenings, cholesterol screening, and flu vaccinations than adults with higher incomes (Ross, Bernheim, Bradley, Teng, & Gallo, 2007).
- When health issues go untreated, they become more serious and lead to other poor outcomes, including reduced school and work attendance and decreased quality of life (Economist Intelligence Unit, 2012).
- Forgoing routine health care often results in increases in cardiovascular events, hospitalizations, and use of emergency rooms (ERs) (Heisler, et al., 2004; Piette, Rosland, Silveira, Hayward, & McHorney, 2011). When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option. Notably, low income is the most important cause of avoidable hospital use and costs, according to a recent Rutgers study (DeLia & Lloyd, 2014). In 2013, the number of ER visits in Ohio was 587 per 1,000 people, well above the national rate of 440. Nationally, Ohio was ranked 32<sup>nd</sup> in the nation in deterring avoidable hospital use in 2015 (McCarthy, Radley, & Hayes, 2015; Kaiser Family Foundation, 2015).

*“Though the high cost of health care is a leading cause of inadequate health care, low-income families and families of color may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments.”*

- Without preventative dental care, which includes sealants and fluoride treatments to prevent cavities, children are at greater risk of tooth decay. Poor oral health causes pain, often leads to poor nutrition, and increases the risk for diabetes, heart disease, and poor birth outcomes. Oral health problems have even more implications for children, including eating difficulties, altered speech, pain, and infection (McCarthy, Radley, & Hayes, 2015; U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).
- The Health Policy Institute reports that the number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012 and continues to rise as the number of dental office visits declines. In 2012, ER dental visits cost the U.S. health care system \$1.6 billion, with an average cost of \$749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. Cost savings through these types of diversion programs range from a \$4 million per year estimate for Maryland to a \$1.7 billion American Dental Association estimate nationally (Centers for Medicare & Medicaid Services (CMS), 2014; Wall & Vujicic, 2015; Wall, Nasseh, & Vujicic, 2014).

## Skip Mental Health Services

In Ohio, about 4.7 percent of all adults (409,000 people) had serious mental illness within the year prior to taking a 2013 survey given by the Substance Abuse and Mental Health Services Administration (SAMHSA); the national rate is 4 percent. Veterans are an important subset of those suffering a mental illness; 27 percent of Ohio veterans used Veterans Administration medical services in 2015, and many of these visits were for mental health services, especially by those veterans most recently on active duty (U.S. Department of Veterans Affairs, 2014; U.S. Department of Veterans Affairs, 2014a; Substance Abuse and Mental Health Services Administration (SAMHSA), 2014a; National Alliance on Mental Illness (NAMI), 2016).

In Ohio, the capacity to serve adults with serious mental illness is limited; only 54 percent of those with serious mental illness report receiving treatment or counseling. The Kaiser Family Foundation estimates that only 69 percent of mental health care need is met in the state, though this is much higher than the national average of 48 percent (Aron, Honberg, & Duckworth, 2009; Kaiser Family Foundation, 2016a).

Nationally in 2010, nearly 1 in 5 adults aged 18 or older (18.5 percent) had a mental illness, and of those, fewer than 40 percent received treatment. Across the U.S., funding has been cut for mental health services while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care (Glover, Miller, & Sadowski, 2012; Substance Abuse and Mental Health Services Administration (SAMHSA), 2012; Substance Abuse and Mental Health Services Administration (SAMHSA), 2014).

National research also shows that, consistent with other areas of health, children in low-income households (such as ALICE) and children of color who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem & Brach, 2009).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment. Even among people with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; NAMI-New York City Metro, The Parity Project, 2003).

*“In Ohio, the capacity to serve adults with serious mental illness is limited; only 54 percent of those with serious mental illness report receiving treatment or counseling.”*

## The consequences of untreated mental illness are serious:

- Untreated or improperly treated mental illness can negatively affect all aspects of an adult's life, compromising educational attainment, costing employees lost wages for absenteeism, and increasing rates of homelessness, job loss, substance abuse, and incarceration.
- Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman & Cooper, 2010; Aron, Honberg, & Duckworth, 2009).

## Seek Subsidized Health Insurance

The most preferable option for families is to get health insurance coverage through an employer, but employer-sponsored health insurance is less available for low-income workers. Nationally, in households earning 100 to 250 percent of the FPL, the percentage of individuals with employer-sponsored health insurance is 38 percent, compared to 80 percent in households earning over 400 percent of the FPL (Long, Rae, Claxton, & Damico, 2016). Medicaid provides free health care coverage for many households in poverty, but many ALICE households earn too much to qualify for Medicaid coverage. Ohio expanded Medicaid under the ACA, but the income eligibility cutoff is 133 percent of the FPL, meaning that many ALICE households in the state earn too much to be eligible.

### Subsidies for health care can help families, but they also have consequences:

- Having health insurance or Medicaid coverage can make a difference in health care usage and health outcomes as well as threats to a household's financial stability. Studies such as the Oregon Health Insurance Experiment have found that having Medicaid coverage increased use of health care services, improved rates of depression and financial strain, and "virtually eliminated catastrophic out-of-pocket medical expenditures" (Baicker & Finkelstein, 2014).
- Accessing insurance coverage can skew employment decisions. The availability of health insurance benefits may weigh heavily in decisions about employment, including career advancement and working conditions. Workers on Medicaid, especially those close to the eligibility limit, often do not seek additional work so as to retain their Medicaid coverage (Dague, DeLeire, & Leininger, 2014; Sloan & Hsieh, 2017).

## Go Without Insurance Coverage

Another way to save on health care costs is to go without health insurance; nationally, cost is the primary reason adults do not have insurance. The rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades across the country. In Ohio, 7 percent of the adult population (below age 65) did not have health insurance in 2015, while 13 percent of those with income below 200 percent of the FPL did not (roughly below the ALICE Threshold) (Federal Reserve, 2014; Schmitt, January 2012; Kaiser Family Foundation, 2015; Kaiser Family Foundation, 2015a).

Initial reports on the impact of the ACA and the Health Insurance Marketplace in Ohio show that they reduced the number of uninsured by more than in many other states. The Health Insurance Marketplace enrolled more than 240,000 Ohioans in 2016 (Norris, 2017).

But for ALICE households, the ACA health plans may not be economical, especially when incorporating the high deductibles of the most affordable plans. The ADP Research Institute estimates the income threshold for choosing to participate in health care coverage is \$45,000, even when incorporating government subsidies. Those earning below that level have a higher

*"Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder."*

rate of opting to pay the penalty for remaining uninsured (\$325 per adult and \$162.50 per child in 2015). Others may opt to buy the lowest-cost health insurance plan, which typically has very high out-of-pocket costs when health care services are needed.

These high-deductible plans have increased the number of people who are *underinsured*. The Commonwealth Fund found that 30 percent of low-income individuals were uninsured and another 28 percent were underinsured in 2013 (Schoen, et al., 2013; Cohen & Martinez, 2015; Kaiser Family Foundation, 2014; Witters, 2015; Norris L., 2015). In addition, specialty care, such as mental health care and dental care, remains particularly difficult to obtain in part due to the lack of providers accepting Medicaid (Kaiser Family Foundation, 2015; Kaiser Commission on Medicaid and the Uninsured, 2012; U.S. Government Accountability Office (U.S. GAO), November 2012; U.S. Government Accountability Office (U.S. GAO), July 2015).

**Many of the consequences of not having health insurance are similar to those of not seeking preventative care, and they are often interrelated:**

- Without health insurance, families are less likely to seek preventative care services, like vaccinations and health screenings, and more likely to see a doctor only when a problem has reached a more serious level.
- Those without health insurance are also more likely to use the ER for everyday illnesses.
- Without health insurance, households can easily accumulate medical bills if there is a medical emergency or chronic illness. Insurance status is highly correlated with medical bill difficulties, with over half (53 percent) of the uninsured struggling to pay household medical bills in the past year, according to a 2015 Kaiser Family Foundation survey (The Commonwealth Fund, 2015; Pollitz, 2014; McElwee, 2016; Hamel, Politz, Levitt, Claxton, & Brodie, 2016).

*“While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care.”*

## Provide Caregiving to Relatives

Another dimension of health care which can add significant cost is that of caring for a sick or elderly family member or someone living with a disability. A 2015 AARP survey found that 1.4 million adults in Ohio have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability – caregiving hours that are worth an estimated \$16.5 billion (AARP Public Policy Institute, 2015).

National estimates of the number of family caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute’s 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, & VanDerhei, 2015; Ramchand, et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities, and almost half (47 percent) reported household income of less than \$50,000 per year (AARP Public Policy Institute, 2015).

**While family caregiving has significant value – such as improving care recipients’ well-being and recovery, and defraying medical care and institutionalization costs – it also has consequences for caregivers and families:**

- Caregiving can lead to lost income. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351, and a very conservative estimate for reduced pensions was approximately \$50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was \$324,044 (MetLife Mature Market Institute, 2010).
- Caregiving can lead to direct financial strain. A recent AARP report found that family caregivers of all ages spent an average of \$6,954 per person in out-of-pocket caregiving costs in 2016. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain (Rainville, Skufca, & Mehegan, 2016).
- Caregiving also puts a mental and physical strain on the caregiver. About 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

*“Without regular preventative care and coverage, people are more likely to develop chronic health conditions. Preventable chronic diseases now account for 86 percent of U.S. health care costs and affect 50 percent of Americans.”*

## Broader Consequences for Unaffordable Health Care in Ohio

Some families in Ohio are ALICE because they have extensive health care needs; others face deteriorating health because they lack the time and money for adequate care. In both cases, there are increased costs to society due to increased public health care use, lost productivity, and higher rates of poverty. When regular in-office care is hard to access, families often turn to the ER, where the cost of treatment increases significantly for them or, if they cannot pay, for the state. The wider community feels the consequences of greater ER use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2014).

Without regular preventative care and coverage, people are more likely to develop chronic health conditions. Preventable chronic diseases now account for 86 percent of U.S. health care costs and affect 50 percent of Americans (Centers for Disease Control and Prevention, 2015; Ward, Schiller, & Goodman, 2014).

Untreated mental health and substance abuse issues shift problems to other areas: They increase ER and acute care costs; add to caseloads in the criminal justice, juvenile justice, and corrections systems; and increase costs to assist the homeless and the unemployed. It should be noted that nationally, each \$1 spent on substance abuse treatment saves \$7 in future health care spending (Glover, Miller, & Sadowski, 2012; Coalition for of the Homeless, 2017). When employees have untreated or improperly treated mental illness, their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from \$10,000 for small organizations to over \$3 million for large organizations (NAMI-New York City Metro, The Parity Project, 2003; Harvard Medical School, 2010).

The implications of the lack of dental health care are often overlooked, but a growing body of scientific evidence has linked poor oral health to missed workdays and increasing public and private expenditures for dental care. There are even wider consequences for children because poor oral health impacts their ability to learn, school attendance, and longer-term health outcomes (Bureau of Dental Health, 2006; Pew Charitable Trusts, 2013).

While family caregiving offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately \$13.4 billion in excess health care spending each year for employees who are also caregivers, due to the toll that caregiving takes on their own health (MetLife Mature Market Institute, 2010). In addition, an analysis of the Gallup Well-Being survey found that the lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than \$28 billion in 2010 (Witters, 2011).

## Future Trends

The trend for low-income households to have poorer overall health than higher-income households will increase as health care and healthy food costs rise and the Ohio population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

The situation may be reversed, or at least slowed, by the ACA, though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker & Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

### Affording Health Care

**There is one group of people in Ohio who may not benefit from the ACA:** those who fall into the “Coverage Gap” that exists between the Medicaid eligibility threshold and the minimum income required to receive an ACA premium subsidy.

Eligibility requirements for Medicaid are very restrictive in Ohio: 206 percent of the FPL for children, 200 percent of the FPL for pregnant women, and 133 percent of the FPL for adults aged 19 to 64 years. Ohioans with incomes between 100-400 percent of the FPL may be eligible to receive subsidies for ACA Marketplace plans to help lower the cost of their premiums so they do not pay more than 9.5 percent of their household income for their health insurance (still more than most ALICE households can afford). Nearly three-quarters of those in the Marketplace receive subsidies (Kaiser Family Foundation, 2013; Health Insurance Resource Center, 2016; Ohio Department of Medicaid, 2016; Ohio Department of Insurance, 2017; Norris, 2017).

Yet for workers earning above the FPL but not enough to meet all of their basic needs, the ACA plans may not be economical, especially when incorporating the plans’ high deductibles. Initial research on the first wave of ACA enrollment shows that there is a lower rate of participation by low- and moderate-income families (those with income between 138 percent and 400 percent of the FPL), and a higher rate of taxpayers opting to pay the penalty for remaining uninsured instead – 5 percent of taxpayers instead of the 2 to 4 percent estimated (ADP Research Institute, 2014; Viebeck, 2015; Koskinen, 2015).

An Ohio example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two children living in Richland County with an annual income of \$55,908 (the cost of the Household Survival Budget) would pay a monthly premium of \$349 for the Silver Plan (after taking into account \$4,182 in annual subsidies). This looks much better than the \$707 budgeted in the Household Survival Budget for the family’s health care costs without health insurance. However,

*“Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health.”*

the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total at least \$11,400 per year, increasing the monthly cost of the Silver Plan to \$1,299. The cost of the ACA Bronze Plan with subsidies would be \$114, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation, 2015). These families will need to make difficult decisions about their health care.

The future of the ACA is not clear; many alternatives to the legislation are being considered. If subsidies are eliminated, low-income families will be forced to pay a larger percentage of their income towards health insurance, or forgo it altogether. And because low-income families already have trouble accumulating savings for an emergency, health savings accounts will be beyond their reach. If future health insurance is encouraged through consumer tax credits, cuts to Medicaid coverage, and incentives to put money into health savings accounts, low-income families will have more trouble finding health insurance coverage (Kodjak, 2017).

## The Physician Shortage

**Finding doctors to treat low-income families may be even more difficult in the coming years.** According to the Kaiser Family Foundation, there are 141 Primary Care Health Professional Shortage Areas (HPSA) in Ohio, with 69 percent of need being met. This is significantly better than the national rate of 57 percent for HPSAs across the country in 2016. In addition, there are approximately 134 Dental Care HPSAs in Ohio with only 38 percent of need being met, and 107 Mental Health HPSAs, with 53 percent of need being met (Kaiser Family Foundation, 2016a; Kaiser Family Foundation, 2016).

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care, particularly the uninsured and Medicaid enrollees, are more likely to rely on ERs for care (Liaw, Petterson, Rabin, & Bazemore, 2014). The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.

Going forward, there will be increased demand for health care from a population that is aging. Just to maintain current rates of utilization, Ohio will need an additional 681 primary care physicians (PCPs) by 2030, a nearly 9 percent increase compared to the state's 7,783 PCP workforce as of 2010 (Petterson, Cai, Moore, & Bazemore, 2013).

## Access to Care

**Insurance coverage does not guarantee access to health care in Ohio.** In fact, over 30 percent of PCPs in Ohio do not plan to accept new Medicaid patients after 2015. More doctors are likely to stop accepting Medicaid patients because reimbursement rates are expected to decline and payment rates are slow. A regional health system survey found that the most frequently cited reason for not seeking medical care was a lack of providers accepting new Medicaid and Medicare patients (Ollove, 2015; Decker, 2013; Ohio State Medical Association, 2016).

**Lack of transportation is also a barrier to health care.** In addition to affording care, ALICE and poverty-level households in Ohio have difficulty accessing health care because of problems securing reliable transportation to medical care visits. This problem is likely to persist without better transportation options for seniors and those who need medical treatment (National Patient Advocate Foundation, 2016).

*“If future health insurance is encouraged through consumer tax credits, cuts to Medicaid coverage, and incentives to put money into health savings accounts, low-income families will have more trouble finding health insurance coverage.”*

**The lack of access to mental health services will also impact ALICE families into the future.** Poor mental health outcomes are associated with an array of poor physical health outcomes, including increased occurrence of diabetes, asthma, and cardiovascular disease. In addition, growing up in a household with someone with depression or other mental health problems is considered an adverse childhood experience (ACE). For this reason, unaddressed mental illness can perpetuate a cyclical pattern of dysfunction in families, often for generations (Substance Abuse and Mental Health Services Administration (SAMHSA), 2014a).

**Accessing and affording health care in Ohio is most difficult for undocumented immigrants, who are not covered by the ACA.** This group is likely to remain uninsured and will continue to struggle to find and afford health care (Lloyd, Cantor, Gaboda, & Guarnaccia, 2011; DeNavas-Walt, Proctor, & Smith, 2013).

## Caregiving

**Demand for caregivers is increasing**, as seniors age and as the U.S. health care system increasingly relies on family members or other caregivers to perform medical and nursing tasks that were once provided only in hospitals. At the same time, the number of caregivers available is decreasing due to a variety of trends including more women in the workforce, fewer children and delayed childbearing, and an increase in divorce rates. Traditional caregivers – spouses and children – have competing demands that make it harder for them to provide care. Without caregivers, many seniors in poor health will not receive adequate care, which will lead to deterioration of their health status and a reduction in their quality of life (AARP Public Policy Institute, 2015; Scommegna, 2016; Reinhard, Levine, & Samis, 2012).

*“While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes.”*

## TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for seniors and the lowest-income earners, but most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households – those earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the FPL) – are not required to file a tax return (IRS, 2015). However, when households cannot afford to pay their taxes, they increase the cost to those who do. They also incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying almost 12 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays almost 8 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr & Huang, 2012; Institute on Taxation and Economic Policy (ITEP), 2015).

## Seek Tax Credits

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. The credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, & Debot, 2015; Hungerford & Thiess, 2013). Overall, the median adjusted gross income of EITC filers in Ohio is very low – \$13,311 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability (Brookings Institution, 2015). Some households miss out on tax savings completely because of the logistics of filling out tax forms and submitting the required documentation.

## Broader Consequences for Taxes in Ohio

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the hassle of collection agencies and more paperwork, but the wider community must cover that gap. According to the Government Accountability Office (GAO), at the end of fiscal year 2011, individuals owed a total of \$258 billion in federal unpaid tax debts (U.S. Government Accountability Office (U.S. GAO), 2012). When this happens, the rest of the community must pay more to cover the shortfall and the cost of collection efforts.

## Future Trends

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. According to the Institute on Taxation and Economic Policy's Tax Inequality Index, Ohio has the 18<sup>th</sup> most unfair state and local tax system in the country (Institute on Taxation and Economic Policy (ITEP), 2015). Reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

With the rise of the “gig” economy, there are more opportunities than ever before to earn income “off the books,” sometimes without paying income taxes. More than 2.5 million U.S. taxpayers are participating in the on-demand platform economy every year (with apps such as Uber, Etsy, and Airbnb), and that number is set to more than double in the next few years. As family budgets get tighter, there will also be pressure to cut corners where possible. A tax code and enforcement system not designed to capture these tax liabilities will make it easier for workers to avoid taxes in the future (Bruckner, 2016).

*“More than 2.5 million U.S. taxpayers are participating in the on-demand platform economy every year (with apps such as Uber, Etsy, and Airbnb), and that number is set to more than double in the next few years.”*

## INCOME AND SAVINGS

As discussed throughout this Report, there are many consequences when ALICE families do not have enough income to afford basic household necessities. A common but often overlooked consequence – both for these households and for their wider communities – can be extreme levels of stress.

*“While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs. 18 percent).”*

Concerns about money have been the number-one source of stress for Americans for the last six years, according to an annual survey by the American Psychological Association (APA). While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs. 18 percent). The difference in overall stress levels based on income also increased during and after the Great Recession: In 2007, average reported stress levels were the same regardless of income, but by 2014, those living in lower-income households reported higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on a 10-point scale) (American Psychological Association, 2015).

There are several sources of stress for low-income households. The most common sources in the APA survey were paying for unexpected expenses (54 percent said very or somewhat significant), paying for essentials (44 percent), and saving for retirement (44 percent) (American Psychological Association, 2015). Others are more subtle – such as forms of bias that flow from the everyday social experience of being poor in America – but they nevertheless function as a constant and potent source of stress. Whether discrimination is driven by income, gender, skin color, or other factors, the health impacts and cognitive consequences of persistent bias can be devastating (Daminger, Hayes, Barrows, & Wright, 2015).

An extensive body of research confirms that the multiple stresses that accompany poverty can overload the brain systems involved in decision-making, with severe consequences (Center on the Developing Child at Harvard University, March 2016; Mani, Mullainathan, Shafir, & Zhao, 2013; Mullainathan & Shafir, 2009; McEwen & Gianaros, 2011; Daminger, Hayes, Barrows, & Wright, 2015). Working in low-wage, high stress jobs (such as demanding service positions), especially those with low levels of autonomy and high emotional demands, can lead to decreased functioning on and off the job, reducing parents’ ability to provide for their children or plan for their own future. These workers are more likely to have poorer performance, higher turnover, and a greater likelihood of negative or aggressive responses while on the job.

Some people experiencing stress attempt to self-medicate with drugs or alcohol. Addiction can be the cause of a family becoming ALICE, but it can also be a consequence (Center on the Developing Child, 2016). In addition, the stresses that accompany poverty are most often overlapping and compounding, so ALICE individuals and families are likely to experience more intractable stress levels than individuals and families with higher incomes.

## Broader Consequences for Income and Savings in Ohio

When Ohio’s ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, as outlined above. From another perspective, ALICE individuals who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer dollars in savings to weather an emergency, they are disproportionately impacted by crises and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Without asset-building stakeholders, Ohio’s communities may experience instability and a decline in economic growth. When ALICE families do not have savings, they do not have the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but also feels the broader social and economic disruption that such emergencies cause.

## Future Trends

While prospects for jobs and income in Ohio (discussed further in the Conclusion) are crucial to knowing what the future will hold for ALICE families, the long-term effects of a lack of savings may have just as great an effect on the state in the coming years.

**Prospects for public assistance for ALICE families are moderate.** With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, & Rouhani, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (U.S. GAO), 2007).

**In Ohio and nationally, benefits programs have retrenched** since the phasing out of the American Recovery and Reinvestment Act. Extended federal unemployment benefits were shut off in April 2012, and emergency unemployment compensation shut off at the end of 2013. The notable exception is the expansion of health insurance coverage with the rollout of the ACA, though its future is still uncertain. In some cases, nonprofits have worked to fill these benefit gaps, most notably with food pantries expanding as SNAP benefits have fallen.

**The lack of savings may not be noticed from day to day, but it takes its toll over time** – when there are no resources for an emergency and a family can spiral into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base.

**Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility.** According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than the children of those who do not (Cramer, O'Brien, Cooper, & Luengo-Prado, 2009).

*“Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base.”*

# CONCLUSION

This Report on **Asset Limited, Income Constrained, Employed (ALICE)** households across Ohio offers a new set of tools that policymakers and stakeholders can use to understand financial hardship on both the state and local levels. The Report explains how much it costs to live at the most basic level in the local economy, using the **Household Survival Budget**. In addition, the Report reveals that 40 percent of households in Ohio cannot function at that most basic level because they earn below the **ALICE Threshold** for economic survival.

In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families involved and costly to the wider community.

ALICE households range from young families with children to senior citizens. They face a range of challenges: low-wage jobs located far from their homes (with the attendant rise in commuting costs); financial barriers that limit access to low-cost community banking services; and having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

While ALICE families differ in their composition, obstacles, and the extent of need, there are three broad trends that will influence who becomes ALICE in Ohio and what the implications will be for the wider community:

1. **Population changes** – aging and migration
2. **Racial/ethnic diversity** – economic disparities
3. **Jobs** – unemployment and underemployment, employment practices, technology, and changes in the number and types of jobs that are available

What will it take to make a difference for ALICE families and expand the options they have? With the **Economic Viability Dashboard**, Ohio stakeholders can better identify where housing is affordable relative to local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

The **ALICE Income Assessment** shows that despite aggregate ALICE household earnings of more than \$35 billion and another \$44 billion in spending by government, nonprofits, and health care, there are still 1.8 million households in Ohio that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would slide into poverty. Because they struggle to meet their basic needs, they have difficulty gaining enough traction to improve their overall circumstances, and government assistance is not designed to address this predicament. The majority of programs aim to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education – not to enable long-term economic stability (Haskins, 2011; Shaefer & Edin, 2013).

Economic insecurity is pervasive among ALICE households. This is clearest in Social Security spending: Most senior households have incomes that are above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

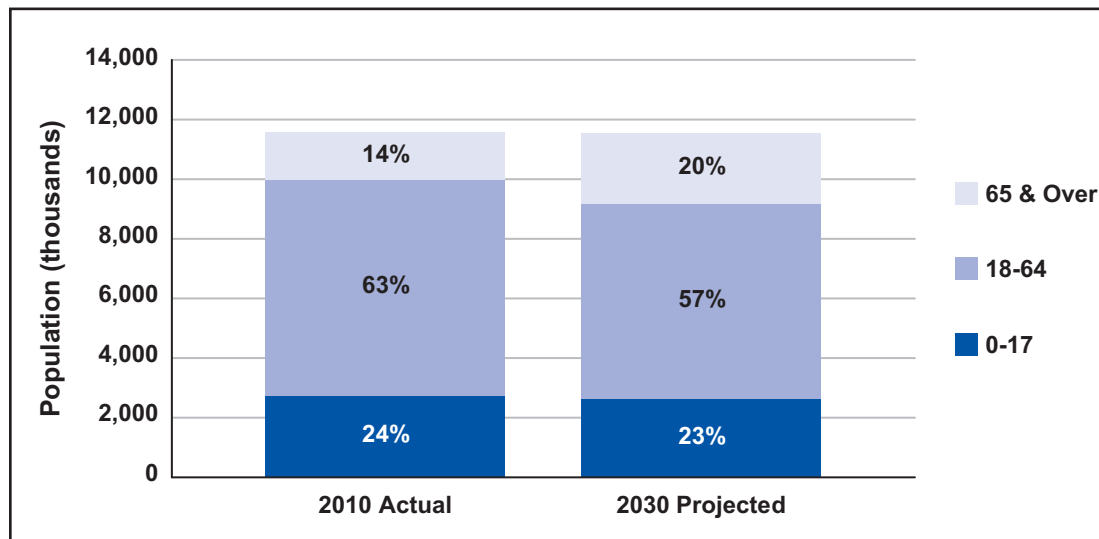
*“In order to address the state’s economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families involved and costly to the wider community.”*

Finally, while short-term interventions can help sustain Ohio's ALICE households through an emergency and ease the consequences and hardship of those struggling to achieve economic stability, they are not sustainable solutions. This section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

## POPULATION CHANGES

Ohio's population is not expected to change significantly in the near future, with the population expected to grow by only 2 percent from 2000 to 2030, while the U.S. overall is expected to grow by 29 percent (Figure 36). There is significant movement in and out of the state, varying by age group. The number of younger and middle-aged Ohioans will fall both in number and as a share of the population, while the number of people 65 and older will grow by 56 percent and their share of the population will grow from 13 to 20 percent (U.S. Census, 2005).

Figure 36.  
Population Growth, Ohio, 2000 to 2030



Source: U.S. Census, 2005

Ohio's population has become both older and more diverse, and this trend is projected to continue for the next two decades. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population.

Ohio's growing economy will provide ongoing opportunities for both inter-state and international migration. Domestic migration has a larger impact on population change in Ohio than international immigration. The foreign-born population barely increased from 3 percent of the overall population in 2000 to 4 percent in 2015, a much smaller growth rate than in nearly any other state (Migration Policy Institute, 2016).

*“The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population.”*

## An Aging Population

Overall, Ohio ranks near the bottom - 47<sup>th</sup> in the U.S. - on the well-being of its 55-and-older population, according to the Gallup-Healthways Well-Being Index. With these Baby Boomers aging, the share of the population aged 65 and over is projected to increase to one-fifth of the population in 2030, and there is cause to be concerned for their financial stability. This shift will tend to lower both labor force participation and savings rates, which could slow economic growth in the future and reduce the financial stability of those no longer able to work (Bloom, Canning, & Fink, 2011; Gallup-Healthways Well-Being Index, 2014).

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. During unemployment, many people draw down their retirement accounts to augment their household's cash flow. However, this strategy comes with both short- and long-term costs. Penalties are charged for early withdrawals and retirement savings are diminished, putting future financial stability at risk. In addition, retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels seen in 2007 (Bricker, et al., 2014).

This shift in demographics, as well as the impact of the stock market crash, falling house prices, and periods of unemployment, will likely produce more senior ALICE households and increase their economic challenges. Many aging Ohio residents have seen the value of their homes decline and their retirement assets dwindle at the same time that their wages – and ability to save – have decreased. A recent AARP report on working-age adults (18 to 64 years old) found that 1.9 million Ohioans – 45 percent of Ohio's private sector employees – work for an employer that does not offer a retirement plan. About 80 percent of these employees earn less than \$40,000 per year, and they are disproportionately likely to have no more than a high school degree and to be people of color (Federal Reserve, 2015; John & Koenig, 2015).

More ALICE seniors will be women because they are likely to live longer than men of their generation. Generally, women have worked less and earned less than men, and therefore have smaller or no pensions and lower Social Security retirement benefits. Since women on average live longer than men, they are more likely to be single and depend on one income as they get older. Nationally in 2012, only 46 percent of women aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics (BLS), 2015; Hounsell, 2008; U.S. Census Bureau, 2012).

### Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units will need to be close to family, health care, and other services, or transportation options will need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Ohio's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (U.S. Department of Transportation, 2015).

*“With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase.”*

## Senior Living and Eldercare

The second consequence of Ohio's aging population will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services. The median annual cost of a private room in a nursing home in Ohio is \$87,600, representing 170 percent of the median annual household income in the state, according to a Genworth Financial report. In terms of other aspects of access to long-term care, Ohio ranked 19<sup>th</sup> in the country on an index that includes information, awareness, counseling, and quality (AARP, 2014; Genworth Financial, 2016).

The need for quality elder caregiving is already apparent. More than 15,000 incidents of elder abuse are reported to Ohio's Adult Protective Services each year (Patton, 2014). However, given the extent of suspected underreporting of elder abuse, estimates of total incidents in the state range between 75,000 and 214,000, and an increasing volume of research suggests that about 10 percent of elders experience abuse over the course of their lives. The term "elder abuse" applies to those over 60 years of age and includes treatment without consent, physical and sexual abuse, emotional abuse, neglect, and financial exploitation. Nationally, the reported incidence of elder abuse is increasing, even though seniors are often reluctant or unable to come forward (Quinn & Benson, Fall 2012; Anetzberger, October 2012).

In terms of health services, older adults frequently don't receive recommended preventative care. In 2014, 39 percent of older adults in Ohio got recommended preventative care – a low percentage on par with the national average of 40 percent. In addition, 12 percent of at-risk Ohio adults (age 50 or older, in fair or poor health, or have ever been told they have diabetes or pre-diabetes, a heart attack, heart disease, stroke, or asthma) had not visited a doctor for a routine checkup in the past two years, about the same as the national average of 13 percent (McCarthy, Radley, & Hayes, 2015).

Aside from coping with the predictable decline in physical health, seniors in Ohio also face growing mental health concerns. According to the 2013-2014 Behavioral Risk Factor Surveillance System (BRFSS) survey, 7.4 percent of seniors in Ohio stated that they experience frequent mental distress, and the numbers varied by income. Among those earning less than \$25,000 per year, the rate was 12.3 percent (United Health Foundation, 2016).

## Caregiving

The third trend as Ohio's population ages will be an increasing need for caregivers, both paid home health aides and unpaid family members, and both are themselves more likely to be ALICE. Home health aides are one of the fastest-growing jobs in Ohio, followed closely by nursing assistants. (Top projected occupations in the state are discussed later in this section.). These jobs involve substantial responsibility for the health of vulnerable clients, yet they only pay around \$10 per hour and are not well regulated. They also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Bercovitz, Moss, Park-Lee, Jones, & Harris-Kojetin, 2011; Redfoot, Feinberg, & Houser, 2013).

Ohio has a rate of 39 professional caregivers per 1,000 seniors, higher than the national median of 33 workers (AARP, 2014). While better than the nation as a whole, that rate still leaves a gap in care, and it is expected to get worse over the next two decades.

*"The second consequence of Ohio's aging population will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services."*

*“When unemployment rates are low, a large college-age population is a potential engine for a state’s future economic growth. The challenge for Ohio is to provide its young residents with ample job opportunities and affordable places to live.”*

ALICE families will likely take on more caregiving responsibilities for their own relatives as more age and need care, often because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, with half of those reporting income less than \$50,000, or close to the ALICE Threshold. The demand for caregivers is projected to rise across the country. At the same time, fewer family members are likely to be available to provide care. The Caregiver Support Ratio, which measures the number of people nationwide aged 45 to 64 for each person aged 80 and older, was 6.7 in 2010 and is projected to fall to 4.0 by 2030 and 2.9 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly. The ratio in Ohio follows an even steeper and more dangerous trajectory, projected to fall by more than 50 percent – from 7.4 in 2010 to 3.8 in 2030 (AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013).

There are serious health and financial consequences for family caregivers. In addition to the toll that caregiving takes on mental and physical health, caregivers also risk future financial instability because of both reduced work opportunities and lost Social Security benefits and reduced pensions. This reality is reflected in the high percentage of caregivers who report stress: A recent study found that in Ohio, 39 percent of caregivers reported high levels of stress, or were not well-rested (AARP, 2014).

The 5.5 million caregivers of veterans in the U.S. are especially vulnerable. Caregivers of the oldest veterans resemble civilian caregivers; by contrast, caregivers of post-9/11 veterans (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be overseeing a younger individual with a mental health or substance use condition. The caregivers themselves tend to be younger (more than 40 percent are aged 18 and 30), non-White, also a veteran of military service, employed, and perhaps most significantly, not connected to a support network (Ramchand, et al., 2014). With several military installations in Ohio, this is a significant problem and is expected to get worse.

## Migration

Ohio is a state with large domestic migration flows, especially among the younger college-age population. There are relatively high rates of both in- and out-migration among people under 18 and between the ages of 18 and 24. Rates of both in- and out-migration decline at 25, and continue to slow as people age. These population flows present both opportunities and challenges for ALICE.

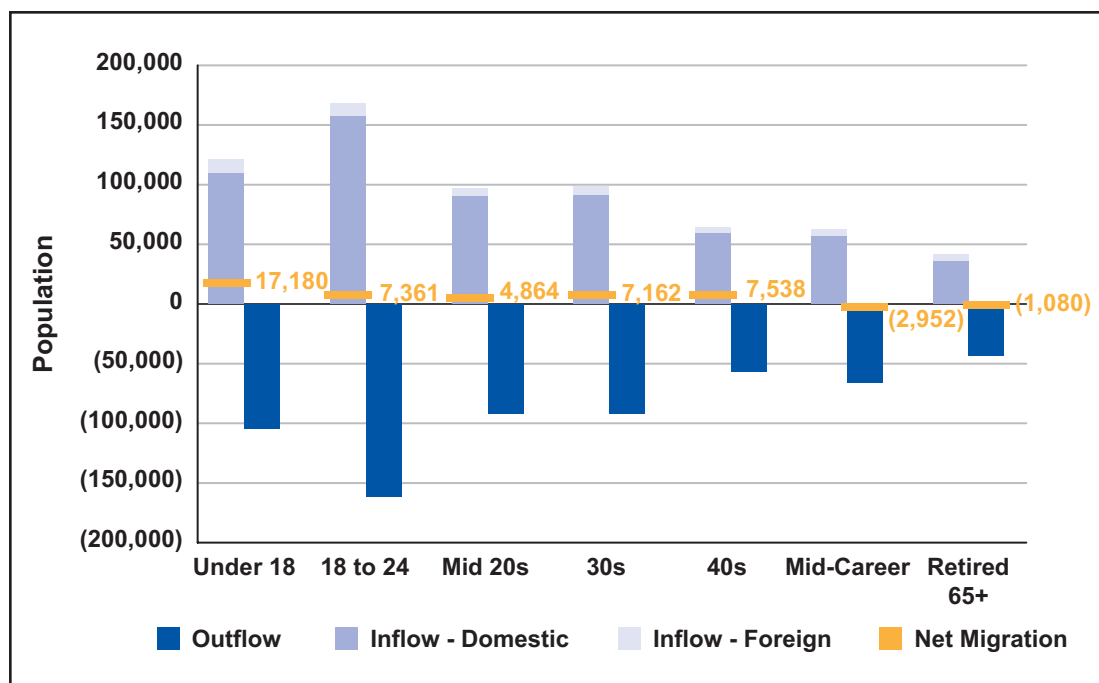
In 2015, the largest movement of people in Ohio was among those 18 to 24 years old. About 168,000 people in that age group moved to Ohio, 94 percent of them from within the U.S. (the medium blue portion of the inflow bar in Figure 37). Nearly 20,000 of Ohio’s migrants into the state were incoming college students (ranking fourth nationally), while only 4,611 high-school graduates left the state to attend college in another state. The net influx, however, was fewer than 7,500 people. According a 2016 survey by United Van Lines, 68 percent of moves are job-related and 10 percent are motivated by the desire to make a lifestyle change (National Center for Education Statistics, 2015; American Community Survey, 2016; Stone, Van Horn, & Zukin, 2012; United Van Lines, 2016).

When unemployment rates are low, a large college-age population is a potential engine for a state’s future economic growth. The challenge for Ohio is to provide its young residents with ample job opportunities and affordable places to live. Students who take out loans, especially those who do not graduate or find gainful employment, are at risk of becoming ALICE. In Ohio, the average loan default rate was 13.6 percent for student borrowers who entered

repayment in 2012 and defaulted between 2012 and 2014. This is above the national default rate of 11.8 percent (Project on Student Debt, 2015).

The next largest movement of people, and the second-largest net inflow, was among those aged 1 to 17 years. In 2015, about 121,000 children and teens moved to Ohio, with 91 percent moving from within the U.S. As minors, most came with their families, reflecting inflows of people in their 20s, 30s, and 40s. At the same time, 104,000 youth left the state in 2015, reflecting the outflow of families headed by those in their 20s and 30s. Overall, the population aged 1 to 17 years increased by more than 17,000 due to migration (American Community Survey, 2015).

**Figure 37.**  
**Population Inflows and Outflows, Ohio, 2015**



Source: American Community Survey, 2015

International migration is slowly playing an increasing role in Ohio's racial and ethnic composition, though the inflow of international migrants remains small. The light blue portions of the inflow bars in Figure 37 represent the number of people moving to Ohio from outside the U.S. The share of foreign-born people coming into the state varies with age, ranging from 6 percent of those 18 to 30 years old to 13 percent of those 65 or older (American Community Survey, 2007, 2010, 2012, and 2015).

An emerging trend for Ohio's foreign-born population is the growing Asian and Hispanic population. Forty-two percent of foreign-born Ohioans in 2015 were Asian, up from 35 percent in 2010; the foreign-born Hispanic population saw a jump from 14 to 19 percent over the same time period (Migration Policy Institute, 2016).

Immigrants vary widely in language, education, age, and skills. Many are well educated and financially successful in the U.S. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, & Taylor, 2013).

*“International migration is slowly playing an increasing role in Ohio’s racial and ethnic composition, though the inflow of international migrants remains small.”*

*“As Ohio’s population grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate over the next two decades.”*

As both employees and entrepreneurs, immigrants have been an important source of economic growth in Ohio, making up 5 percent of the state’s workforce (281,151 workers) in 2013, according to the U.S. Census Bureau (Migration Policy Institute, 2016). Latino- and Asian-owned businesses contributed to the economy through sales revenue, and employed more than 62,000 people in 2007 (the latest data available), according to the U.S. Census Bureau’s Survey of Business Owners. Asians and Latinos in Ohio also contribute to the economy as consumers and taxpayers (American Immigration Council, 2015).

Undocumented workers are also important to Ohio’s communities and state economy. Though undocumented workers make up a small part of the overall immigrant population, their costs and benefits to Ohio’s economy are hotly debated. On the one hand, they contribute to economic growth and the tax base. The Perryman Group estimates that if all undocumented immigrants were removed from the state, Ohio would lose billions in economic activity, approximately 25,000 jobs, and, according to the Institute on Taxation and Economic Policy, millions in state and local taxes. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans for two reasons: First, it would remove millions of entrepreneurs, consumers, and taxpayers from the U.S. economy; and second, undocumented immigrants and native-born workers typically do not compete for the same jobs (Perryman Group, 2008; U.S. Chamber of Commerce, 2013; Pew Research Center, 2014; Gee, Gardner, & Wiehe, February 2016).

On the other hand, undocumented workers use community resources, though they use far fewer resources than other residents because they are often not eligible for assistance. In Ohio, state and local governments provide services for undocumented residents including schooling for K-12 children of undocumented residents and medical care (Gee, Gardner, & Wiehe, February 2016; National Academies of Sciences, Engineering, and Medicine, 2016).

Exacerbating this issue is the fact that foreign-born, and especially undocumented, workers are often underpaid and are among the most likely to live in poverty-level and ALICE households. Because they often lack access to any government safety net, they can be more likely to need emergency services in a crisis. While there continues to be high demand for foreign-born workers in Ohio, especially those who are bilingual, job opportunities and wages need to be sufficient in order to continue to attract these workers and ensure that they remain financially stable (Pew Charitable Trusts, 2014; Pereira, et al., 2012).

## RACIAL/ETHNIC DIVERSITY AND ECONOMIC DISPARITIES

As Ohio’s population grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate over the next two decades. That increase will be primarily through international migration, though the state’s Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of Ohio’s workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond.

While attitudes about race have greatly improved over the last few decades, there is a deeper cause for the sharp economic racial disparities that remain. Recent research has found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and

Hispanics, with individual behavior explaining only a minimal part of the differences. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013; Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010).

A new collection of data disaggregated by racial and ethnic groups and by state illustrates how far we still are from positioning children of all races and ethnicities for success in school and in life. In the Race for Results Index, which combines 12 critical developmental, health, and educational milestones, Ohio's results vary widely based on race and ethnicity. In 2014, Ohio had the 15<sup>th</sup>-highest index score in the country for White children, the fourth-highest for Hispanic children, the fifth-highest for Asian children, and the 41<sup>st</sup>-highest for Black children. These rankings clearly reflect unequal opportunity across racial groups, yet other states across the country show even starker inequalities in the opportunities afforded to children of different racial backgrounds (Annie E. Casey Foundation, 2014).

*“While ALICE households consist of all races and ethnicities, Ohio’s Black and Hispanic communities continue to face marked economic disparities.”*

## Economic Disparities

While ALICE households consist of all races and ethnicities, Ohio's Black and Hispanic communities continue to face marked economic disparities. As the state's population becomes more diverse, more families will struggle on a day-to-day basis to secure adequate food and access to quality health care. Over the longer term, this population will face ongoing obstacles to finding quality education and good jobs, which in turn will undercut their ability to accumulate wealth (Povich, Roberts, & Mather, 2013-2014; Lee, 2016; Agency for Healthcare Research and Quality, 2015).

### Education

As Section VI explained, one area of particular and ongoing concern for Ohio's ALICE households is the achievement gap in public schools. Across the state, students of color and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, all of which makes them more likely to live in poverty-level or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research also shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, & Washbrook, 2015).

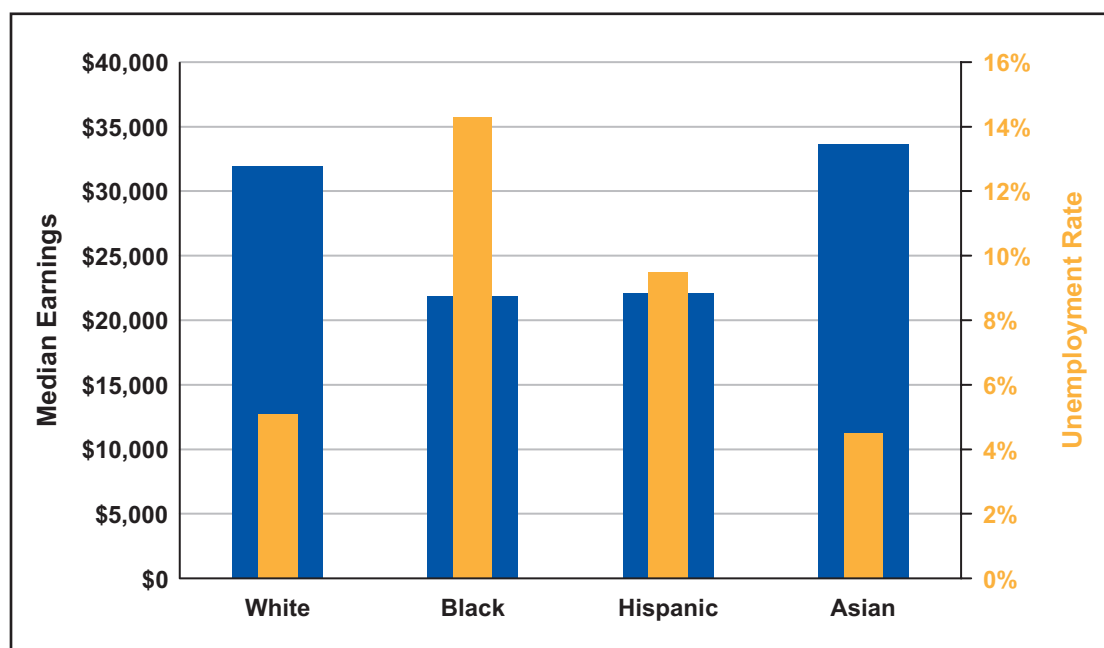
### Employment and Earnings

Employment and wage differences among Whites, Blacks, Hispanics, and Asians are slightly less pronounced in Ohio than in many other states, but disparities still exist. The median earnings for Black and Hispanic workers were 32 and 31 percent lower, respectively, than for White workers in 2015. The median earnings for Asian workers – at \$33,650 per year – were 5 percent higher than those of White workers. In addition, it is often harder for Blacks and Hispanics to find employment in Ohio than it is for Whites and Asians. Blacks had the highest unemployment rate at 14.3 percent, nearly triple that of Whites (5.1 percent) and more than triple that of Asians (4.5 percent) (Figure 38) (American Community Survey, 2007, 2010, 2012, and 2015).

*“Blacks and Hispanics face economic and racial barriers to prosperity that include difficulties in accumulating wealth; this is true in Ohio as well as across the U.S.”*

Figure 38.

## Median Earnings and Unemployment by Race and Ethnicity, Ohio, 2015



Source: American Community Survey, 2015

### Assets

With less income, it follows that it is harder to save and build assets. As the earnings and employment information above clearly demonstrate, Blacks and Hispanics face economic and racial barriers to prosperity that include difficulties in accumulating wealth; this is true in Ohio as well as across the U.S. Specifically, they face challenges to buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

Homeownership is the most common means of accumulating wealth, but in Ohio, as in the rest of the country, Blacks are more likely to be renters than homeowners. Nationally, 54 percent of Black households were living in renter-occupied units compared to 29 percent of White households in 2015 (U.S. Census Bureau, 2016; American Community Survey, 2015).

While state-level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, nationally, less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 65 percent of non-Hispanic White households have a 401(k) savings plan, while 41 percent of Black families and 26 percent of Hispanic families do. This is true even among households nearing retirement (Morrissey, 2016). Similarly, one-third of White and Asian families have an individual retirement account (IRA), while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census Bureau, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 are more likely to live in poverty or in

low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing instability, and family structure (Jiang, Ekono, & Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities have serious implications for the next generation.

## JOBS

Ohio is largely known for its manufacturing and for energy-based industries like oil and natural gas extraction. Manufacturing alone made up 16 percent of Ohio's GDP in 2011, ranking 10<sup>th</sup> in the country. While the industry only employs about 85 percent of the people it did prior to the Great Recession, it has regained many of the jobs lost from 2008 to 2010. The trade, transportation, and utilities sector – which encompasses mining for energy resources – accounts for about 20 percent of all non-farm jobs, and this number has increased dramatically as fracking has decreased in cost as a result of technological changes (BLS, 2017; Ohio Department of Job and Family Services, 2013).

While these jobs will remain important, they may not remain as dominant over the next 10 years. Ohio's state government projects that manufacturing jobs will decrease, while service-oriented jobs will see the largest increases. Education and health services were, after utilities, the second and third largest employers in the state in 2015, and their prominence is expected to grow over time (Bureau of Labor Statistics (BLS), 2017; Ohio Department of Job and Family Services, 2017a). These changing employment options are exacerbated by a rise in automation that increases manufacturing productivity metrics but reduces the number of lower-skilled jobs available to ALICE workers. As the section below demonstrates, the Ohio economy is likely to undergo some radical shifts in the coming years.

Still, regardless of where they live or in what sector they work, ALICE households face many of the same hurdles. The most immediate challenge to financial stability for Ohio's ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. Other important sources of income for some ALICE families are government benefit programs and, less commonly, income from investments.

## Unemployment and Underemployment

Mirroring the national recovery from the Great Recession, Ohio has seen an improvement in its unemployment rate over the last five years, down from 10.3 percent in 2010 to 4.9 percent in 2015. However, that does not include workers who are underemployed, such as those working less than a 40-hour week who want to be working more. While this number is also falling – from 16.9 percent in 2010 to 10.1 percent in 2015 – it reflects a larger gap in employment opportunities than is acknowledged in frequently-circulated statistics (Bureau of Labor Statistics (BLS), 2010; Bureau of Labor Statistics (BLS), 2014; Bureau of Labor Statistics (BLS), 2015). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015). A notably underemployed group is farm workers, who account for about 9,000 jobs in Ohio, and who generally earn lower wages (\$11.56 median hourly wage in 2015) and work dependent on season and weather (BLS, Occupational Employment Statistics, 2016).

For a small but significant number of people, long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, “Because of its negative effects on workers’ skills and attachment to the labor force, long-term

*“The most immediate challenge to financial stability for Ohio’s ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care.”*

unemployment may ultimately reduce the productive capacity of our economy” (Bernanke, 2012). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. Ohio has a high school graduation rate of 80.2 percent, slightly lower than the U.S. total of 83 percent (Governing, 2017). Those rates are lower for youth in households where insufficient income drives family members to drop out of school and look for jobs – 67 percent for low-income households. Unfortunately, there are also fewer job opportunities for young people in today’s economy as many part-time hourly jobs are now being taken by older workers who have lost their full-time jobs, especially in poorer areas. Across the U.S. in 2013, 16 percent of residents aged 18 to 24 were not enrolled in school, were not working, and had no degree beyond a high school diploma or GED (Annie E. Casey Foundation, 2013; Annie E. Casey Foundation, 2007 to 2012). Compared to non-poor young adults, poor adults aged 18 to 24 were more than twice as likely (31 percent vs. 14 percent) to be neither enrolled in school nor employed, and rates are worse for poor adults without a high school diploma or GED than for any other group, regardless of race or gender (NCES, 2016).

## Employment Practices

In Ohio, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of job security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, & Paarlberg, 2015; Watson & Swanberg, 2013). These industries in Ohio include utilities, transportation, health and social services, and construction.

*“In Ohio, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of job security, no paid sick days or parental leave, and no access to health care.”*

The employment practices in many of these low-wages jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 19 percent of part-time workers in the private sector have medical benefits available, compared to 88 percent of full-time employees. Similarly, only 31 percent of part-time workers had access to paid sick leave, vacation, or holidays compared to 80 percent of full-time workers. This holds true regardless of the industry (Bureau of Labor Statistics (BLS), March, 2016).

Even within occupations and industries, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Employers who provide appropriately structured jobs make a difference for Ohio’s ALICE households. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, L.; Kruse, D.; Blasi, J.; Blanck, P., 2009).

One of the greatest economic shifts over the last 50 years has been the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families. By 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their family’s incomes (Glynn, 2014). By that year, among two-parent households, 46 percent had both parents working full time, and 63 percent had the mother working at least half time while the father worked full time (Patton, November 2016). This shift has a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have

work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, & Johnston, 2014).

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw, et al., 2013).

## Future Job Prospects in Ohio

The most immediate challenge to financial stability for Ohio's ALICE households is employment. Employment will depend on the growth of the Ohio's economy and the kinds of jobs it produces. The impact of technology replacing jobs will also be an important factor in the future; both low-wage and high-wage jobs will be replaced.

Total jobs in Ohio are projected to grow by 5 percent, from 5.6 million jobs to 5.9 million jobs, over the 10 years from 2014 to 2024, but there is wide variation across industries and geographies. At the industry level, health care and social assistance jobs have the largest anticipated growth (18 percent) with 148,000 additional jobs projected, while professional, scientific, and technical services are second at 28,620 additional jobs. Many "blue collar" jobs that have provided income and advancement for ALICE are projected to decline: Manufacturing is likely to lose the most jobs – 28,210 – and the utilities industry is likely to lose the largest share of its workforce, 17.3 percent (Ohio Department of Job and Family Services, 2017b).

At the occupation level, of the 20 highest-growth jobs in Ohio, most – about a projected one million jobs in 2024 – pay a median wage below \$20 per hour (equivalent to an annual full-time salary of \$40,000), and the majority of those jobs pay between \$10 and \$15 per hour (Figure 39). What stands out in Figure 39 is how few occupations require a bachelor's degree and offer wages over \$20 per hour – both hallmarks of jobs that offer much more financial stability for workers and their families (Ohio Department of Job and Family Services, 2017a).

These projections support national findings that the U.S. economy is less able to generate middle-wage jobs than in years past. According to the Center for Economic and Policy Research, workers of all ages with four years or more of college are actually less likely to have a good job (one that pays at least \$37,000 per year and has employer-provided health insurance and an employer-sponsored retirement plan) now than three decades ago (Schmitt & Jones, 2012). Similarly, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, & Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

*“Total jobs in Ohio are projected to grow by 5 percent, from 5.6 million jobs to 5.9 million jobs, over the 10 years from 2014 to 2024, but there is wide variation across industries and geographies.”*

Figure 39.

### Projected Occupational Demand by Wage, Education, and Work Experience, Ohio, 2014–2024

Occupational Title	2014 Number of Jobs	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Home Health Aides	72,010	2,850	\$9.83	No formal educational credential	None
Registered Nurses	129,550	1,777	\$29.46	Bachelor's degree	None
Combined Food Prep, including Fast Food	165,290	1,578	\$8.94	No formal educational credential	None
Nursing Assistants	71,020	1,107	\$11.61	Postsecondary non-degree award	None
Licensed Nurses	39,730	800	\$19.59	Postsecondary non-degree award	None
Medical Secretaries	38,770	738	\$14.52	High school diploma or equivalent	None
Computer Systems Analysts	29,440	599	\$39.67	Bachelor's degree	None
Laborers and Movers, Hand	101,950	579	\$11.72	No formal educational credential	None
Retail Salespersons	156,620	574	\$9.92	No formal educational credential	None
Customer Service Representatives	80,620	489	\$14.67	High school diploma or equivalent	None
Medical Assistants	21,240	468	\$13.75	Postsecondary non-degree award	None
Software Developers	25,840	467	\$40.83	Bachelor's degree	None
Cooks, Restaurant	35,940	465	\$10.25	No formal educational credential	Less than 5 years
Personal and Home Care Aides	22,470	446	\$9.71	No formal educational credential	None
Construction Laborers	35,980	411	\$17.66	No formal educational credential	None
Market Research Analysts	20,100	362	\$28.61	Bachelor's degree	None
Truck Drivers, Heavy and Tractor-Trailer	73,110	353	\$19.65	Postsecondary non-degree award	None
Janitors & Cleaners	90,000	343	\$10.73	No formal educational credential	None
Accountants and Auditors	41,300	336	\$30.46	Bachelor's degree	None
First-Line Supervisors of Office Support	43,780	321	\$23.76	High school diploma or equivalent	Less than 5 years

*“At the occupation level, of the 20 highest-growth jobs in Ohio, most – about a projected one million jobs in 2024 – pay a median wage below \$20 per hour (equivalent to an annual full-time salary of \$40,000), and the majority of those jobs pay between \$10 and \$15 per hour.”*

Source: Ohio Department of Job and Family Services, 2016

## Jobs and Technology

Technology's influence extends to both ends of the employment spectrum, generating jobs and eliminating them in equal measure. Improved automation may put some workers out of jobs and change the activities of others (Figure 40). For ALICE workers, the impact will be mixed:

**New opportunities to earn income:** Technology has enabled new job opportunities, especially in the “gig” economy; these range from freelance writers to Uber drivers. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020. These positions may help ALICE households that need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014).

**Less job security:** While sometimes beneficial in the short term, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: A lucrative job today can be gone tomorrow. In addition, independent contractor positions provide no benefits, such as health insurance and retirement plans, for ALICE families. They also lack other standard workplace protections. For example, independent contractors have no recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company (Donovan, Bradley, & Shimabukuro, 2016).

**Loss of low-wage jobs:** Low-wage workers, especially those in jobs that involve repetitive tasks and that require little education, are the most likely to lose their jobs due to technological advances. The more a job utilizes a worker's judgment and analysis (usually associated with higher levels of education), the less likely it is to be replaced by technology. Among the 20 occupations with more than a 50 percent chance of being replaced by technology in Ohio, fewer than half require a bachelor's degree. Many of the jobs likely to be replaced (such as janitors) are not highly coveted and pay such low wages that they are often difficult to fill (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013).

**Unstable schedules:** Job schedules are increasingly variable for low-wage workers. It is difficult to maintain a household budget when the number of employment hours fluctuates and workers can't predict their income from month to month. In some cases, low-wage jobs can affect a person's eligibility for government benefits as well. Having irregular hours also makes it difficult to arrange transportation and child care (Watson, Frohlich, & Johnston, 2014; Center for Law and Social Policy, 2014).

**Economic change:** The effects of new technology will ripple across the economic and educational spectrum. Even some high-paid jobs have significant components that can be replaced: Accountants and auditors making an average of \$62,000 per year, highly-educated mathematical technicians making \$45,000 per year, and nuclear reactor power operators, who make an average of \$76,000 per year, have greater than 90 percent chances of being replaced by

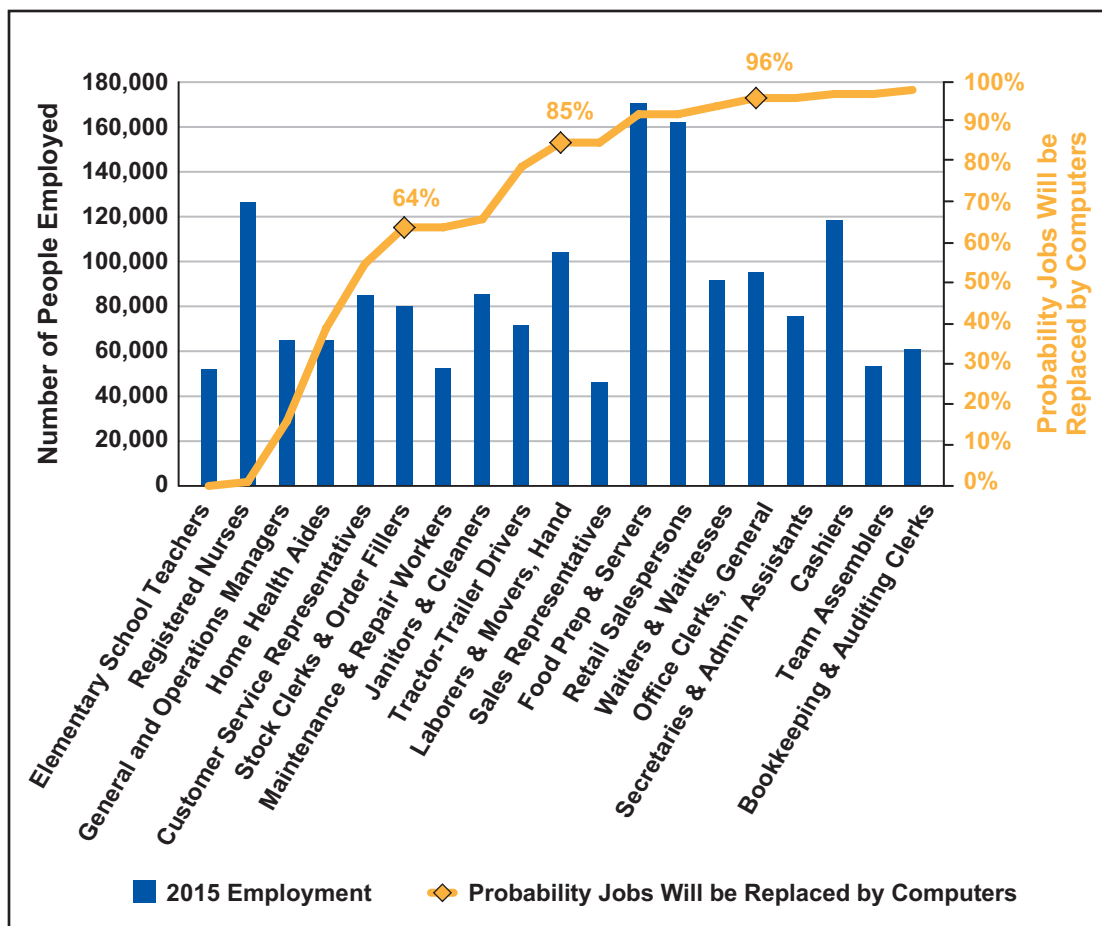
*“Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020.”*

*“Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-efficient and worthwhile.”*

technology. More people-oriented professions, such as teachers, nurses, and home health aides, are less likely to be replaced by new technology (Figure 40). However, technological advances will almost certainly – with more than a 97 percent probability – render the jobs of cashiers, bookkeepers, and accountants obsolete. But employees who use computers, have accounting skills, or perform administrative functions often have skills that can be transferred to other jobs. More vulnerable are people in jobs that require minimal education and provide few transferrable skills; these displaced workers will have the most difficulty finding new jobs (Frey & Osborne, September 2013).

Figure 40.

### Occupations by Number of Jobs and Technology, Ohio, 2015



Source: BLS, OES wages, 2015, and Frey and Osborne, 2013.

**The impact of technology on education:** Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-efficient and worthwhile. Colleges are enrolling more matriculated students into online courses and offering the wider community Massive Open Online Courses (MOOCs) as high-profit ventures (West, 2015). At the same time, however, technology makes it easier to create false educational organizations and to cheat unsuspecting students. Veterans, in particular, are routinely preyed on by for-profit colleges, with subsidies to pursue higher education and, on aggregate, with difficulty reintegrating into the civilian workforce (Davidson, 2016; Cohen P., 2015).

Technological innovation has the potential to change the jobs landscape in Ohio and across the U.S. Without technological change, national projections show that the U.S. economy will be less able to generate middle-wage jobs than in years past. But the timing and the extent of that change will depend on a host of economic factors, and the implications for ALICE families are not yet clear. There are two distinct challenges for community stakeholders: first, to make sure that current low-wage workers have the opportunity to improve both skills and wages as technology creates new jobs, so they are not left behind; and second, to ensure that the value of service jobs that cannot be replaced by technology – from teachers to health care workers – is recognized and rewarded economically.

## What Will it Take to Meet the Challenges Ahead?

There is a basic belief in America that if you work hard, you can support your family. Yet the data presented in this Report shows that this is not the case for millions of hard-working families in Ohio. The Report also debunks the assumptions and stereotypes that those who cannot support their families are primarily people of color, live in urban areas, are unemployed, or in extreme cases are thought to be simply lazy or have some sort of moral failing.

Why is there a mismatch between stereotypes and the facts? First, there has been a lack of awareness. Before the United Way ALICE Reports, 1.8 million struggling households in Ohio had not been clearly named and documented. Second, the situation has developed over decades, and barriers to financial stability are embedded in many parts of our economy and communities.

Solutions require addressing the layers of obstacles outlined in this Report that prevent ALICE families from achieving financial stability: an economy heavily dependent on low-wage jobs; a fast-changing job landscape; institutional bias against populations of color; changing demographics; the increasing cost of household basics; and even the increasing occurrence of natural disasters.

## What Will it Take to Overcome These Barriers?

The most common approaches to overcoming these barriers are short-term efforts that help an ALICE family weather an emergency. Temporary housing, child care assistance, meals, rides to work, and caregiving for ill or elderly relatives help ALICE recover from the loss of housing, a lack of food, an accident, or an illness. These approaches can be crucial to preventing an ALICE household from falling into poverty or becoming homeless. But these short-term relief efforts are not designed to move households to long-term financial stability.

The issues affecting ALICE are complex and solutions are difficult. Real change requires identifying where barriers exist and understanding how they are connected. Only then can stakeholders begin to envision bold ideas and take the steps necessary to remove barriers so that ALICE families can thrive. The following solutions need to be a part of the dialogue when addressing the financial stability of Ohio residents:

**Decrease the cost of household basics.** The cost of basic household necessities in Ohio has increased faster than the national rate of inflation – and the wages of most jobs – leaving ALICE households further behind than a decade ago. Large-scale economic and social changes that could significantly reduce basic household costs over time include a larger supply of affordable housing (market-rate or subsidized), public preschool, accessible and affordable health care, and more public transportation (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board’s Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Schneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

*“There is a basic belief in America that if you work hard, you can support your family. Yet the data presented in this Report shows that this is not the case for millions of hard-working families in Ohio.”*

*“Another option is to focus on restructuring the Ohio economy towards more medium- and high-skilled jobs in both the public and private sectors, an enormous undertaking involving a wide range of stakeholders. But as technology increasingly replaces many low-wage jobs, this will be even more important for Ohio.”*

**Improve job opportunities.** The seemingly simple solution – to increase the wages of current low-paying jobs – has complex consequences. The increased cost of doing business is either passed on to the consumer, who in many cases is also ALICE, or absorbed by the business, resulting in fewer resources to invest in growth – or, in some cases, in a reduction in staff. However, if ALICE families have more income, they can spend more and utilize less assistance. Increased consumer activity provides benefits to businesses that can offset increased costs in production (Knowledge@Wharton, 2013; Congressional Budget Office, 2014; Wolfson, 2014).

Another option is to focus on restructuring the Ohio economy towards more medium- and high-skilled jobs in both the public and private sectors, an enormous undertaking involving a wide range of stakeholders. But as technology increasingly replaces many low-wage jobs, this will be even more important for Ohio. Such a shift would require an influx of new businesses and new industries, increased education and training for workers, and policies for labor migration to ensure skill needs are met (Luis, 2009; Frey & Osborne, September 2013).

**Adjust to fast-paced job change.** New gig-focused job opportunities help many ALICE households fill short-term gaps in standard employment and some provide more lucrative opportunities than exist in the traditional employment market. While part-time and contract work has been part of the Ohio economy for decades, these jobs are growing rapidly, pushing economists and policymakers into uncharted territory. With the shift to contract work, the burden of economic risk is increasingly shifted to workers, including retraining and securing benefits such as health insurance and disability insurance. Since any period of unemployment is a financial hardship for ALICE families, new safety measures that keep workers from sliding into financial distress during periods of transition will be needed (Friedman, 2016; Donovan, Bradley, & Shimabukuro, 2016; Watson, Frohlich, & Johnston, 2014).

**Accommodate changing demographics.** Based on projected economic and demographic changes, particularly the increasing number of seniors and immigrants, it is foreseeable that significantly more Ohio households will need smaller, lower-cost housing over the next two decades. In addition, these groups prefer housing that is close to transportation and community services. The changing structure of households, including the decline in the number of married parents with children (who tend to live in more affluent neighborhoods) and the increase in single male-headed families (who need more child care and after-school options), will impact child care and schools as well as neighborhood infrastructure (e.g., changing needs for sidewalks and playgrounds) (Hughes & Seneca, 2012; United Health Foundation, 2016; Stilwell, 2015).

**Address institutional bias.** There are many compounding factors to being ALICE or living in poverty. Multiple factors make a household more likely to be ALICE, including being a person of color, an undocumented or unskilled recent immigrant, language-isolated, female or LGBT, someone with a low level of education, or someone with a disability. Groups with more than one of these factors – younger combat veterans, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold. In addition, many low-income households are geographically isolated from other income groups, which compounds their risk of facing issues of inadequate services, poor infrastructure, and lower-quality schools.

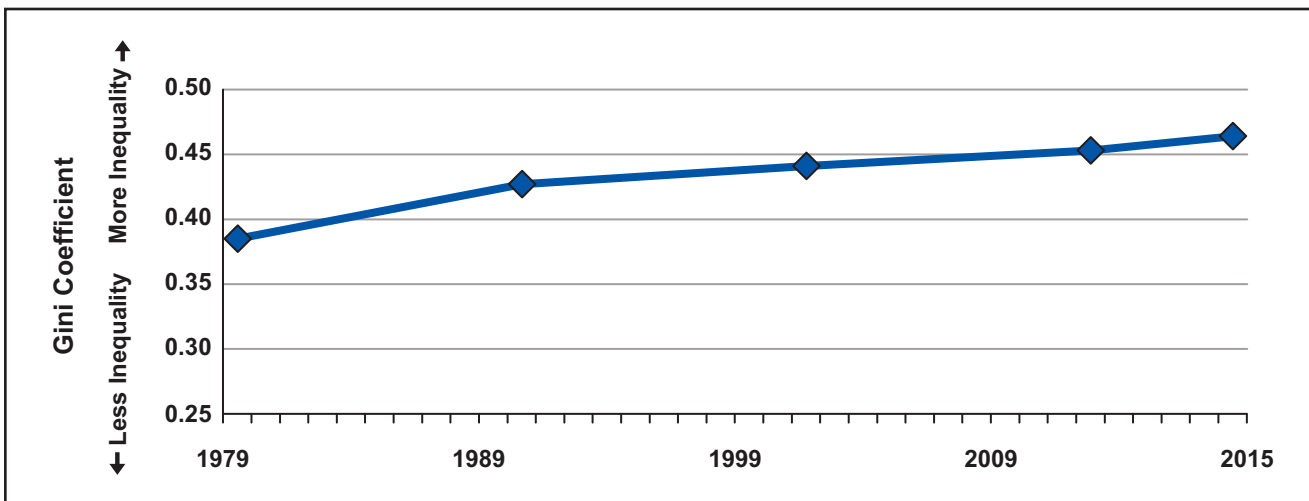
The gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics. To make a difference for ALICE families that are Black, Hispanic, or in another disadvantaged group, changes need to be made within the institutions that impede equity in the legal system, health care, housing, education, and jobs (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013; Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010).

This United Way ALICE Report looks at strategies that can support Ohio families earning below the ALICE Threshold now and in the near future, as well as those that might help them become financially stable in the longer term. Short-term strategies can help a family cope with an emergency and prevent a spiral into poverty. Long-term strategies, which aim to help a family maintain financial stability and support themselves over time, are harder to achieve. **Ultimately, to permanently reduce the number of ALICE households, structural economic changes will be needed to provide better jobs and to make Ohio more affordable for hardworking families.** Depending on how far a family's income is below the ALICE Threshold, different strategies may be required. But all strategies play an important role: There is no one solution.

*“This United Way ALICE Report looks at strategies that can support Ohio families earning below the ALICE Threshold now and in the near future, as well as those that might help them become financially stable in the longer term.”*

# APPENDIX A – INCOME INEQUALITY IN OHIO

## Income Inequality in Ohio, 1979–2015



Source: American Community Survey, 1979–2015

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Ohio was 21 percent more unequal in 2015 than in 1979.

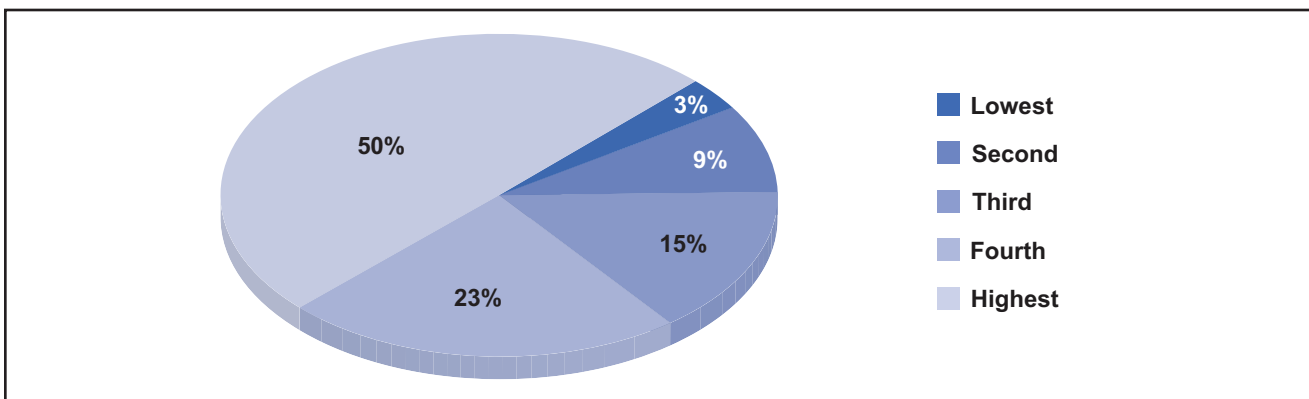
### Sources:

1979–1999: <https://www.census.gov/hhes/www/income/data/historical/state/state4.html>

2009: <https://www.census.gov/prod/2010pubs/acsbr09-2.pdf>

2015: <https://www.census.gov/content/dam/Census/library/publications/2016/demo/acsbr15-02.pdf>

## Income Distribution by Quintile in Ohio, 2015



Source: American Community Survey, 2015

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Ohio, the top 20 percent of the population – the highest quintile – receives 50 percent of all income, while the bottom quintile earns only 3 percent. If five Ohio residents divided \$100 according to the current distribution of income, the first person would get \$50, the second would get \$23, the third, \$15, the fourth, \$9, and the last \$3.

# APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold – based upon the Household Survival Budget – determines how many households are struggling in a county. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by the average household size for households headed by someone under 65 years old in each county.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each county.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000, or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007–2015, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

*Note: American Community Survey data for Ohio counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is not available. For statewide totals, the numbers from counties are extrapolated from overall percentages. Starting in 2014, there is no 3-year survey data, so that only 1- and 5-year estimates are used in the ALICE calculations.*

## Least Populated Counties in Ohio (no 2007 American Community Survey data available):

Harrison County  
Monroe County

Morgan County  
Noble County

Paulding County  
Vinton County

## ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Ohio, 2015

County	Total HHs	HHs Below ALICE Threshold	Percent Households Below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Adams	10,858	54%	0%	100%	100%	53%	45%	\$45,000	\$25,000
Allen	40,234	40%	24%	72%	52%	37%	39%	\$45,000	\$30,000
Ashland	20,427	40%	72%	55%	39%	39%	32%	\$45,000	\$25,000
Ashtabula	37,333	43%	32%	75%	58%	42%	32%	\$50,000	\$25,000
Athens	22,757	56%	70%	57%	62%	54%	48%	\$50,000	\$30,000
Auglaize	18,193	30%	47%	60%	52%	30%	37%	\$40,000	\$25,000
Belmont	27,782	41%	26%	51%	54%	41%	46%	\$45,000	\$30,000
Brown	16,672	42%	94%	43%	17%	42%	34%	\$45,000	\$25,000
Butler	135,380	37%	30%	57%	60%	34%	30%	\$50,000	\$30,000
Carroll	10,972	41%	63%	31%	11%	40%	41%	\$45,000	\$30,000
Champaign	15,237	36%	0%	51%	62%	35%	31%	\$45,000	\$25,000
Clark	54,232	42%	27%	65%	77%	38%	41%	\$45,000	\$30,000
Clermont	75,266	33%	26%	45%	45%	32%	37%	\$50,000	\$30,000
Clinton	16,073	43%	31%	53%	61%	42%	43%	\$45,000	\$30,000
Columbiana	42,116	43%	0%	57%	49%	43%	33%	\$45,000	\$25,000
Coshocton	14,335	44%	21%	55%	3%	44%	39%	\$45,000	\$25,000
Crawford	17,798	41%	64%	66%	49%	40%	37%	\$40,000	\$25,000
Cuyahoga	532,752	46%	34%	65%	57%	35%	44%	\$45,000	\$30,000
Darke	20,865	41%	60%	65%	60%	40%	45%	\$40,000	\$30,000
Defiance	15,279	35%	0%	64%	42%	34%	37%	\$40,000	\$30,000
Delaware	65,946	22%	14%	42%	36%	22%	22%	\$60,000	\$30,000
Erie	30,876	39%	49%	66%	55%	34%	43%	\$45,000	\$30,000
Fairfield	55,213	37%	31%	37%	53%	35%	44%	\$50,000	\$35,000
Fayette	11,589	50%	14%	56%	74%	50%	50%	\$45,000	\$30,000
Franklin	495,250	39%	32%	58%	58%	32%	35%	\$45,000	\$30,000
Fulton	16,229	34%	33%	76%	46%	34%	35%	\$45,000	\$30,000
Gallia	11,590	51%	36%	67%	47%	50%	42%	\$50,000	\$25,000
Geauga	34,486	25%	14%	27%	29%	26%	26%	\$50,000	\$30,000
Greene	66,163	32%	30%	55%	42%	30%	27%	\$45,000	\$30,000
Guernsey	15,558	43%	69%	67%	88%	42%	41%	\$40,000	\$25,000
Hamilton	336,807	42%	37%	64%	53%	32%	39%	\$45,000	\$30,000
Hancock	31,389	25%	27%	54%	44%	24%	20%	\$40,000	\$25,000
Hardin	11,540	44%	42%	83%	93%	43%	34%	\$45,000	\$25,000
Harrison	6,271	45%	0%	49%	3%	46%	50%	\$45,000	\$30,000
Henry	10,958	36%	17%	92%	51%	35%	40%	\$45,000	\$30,000
Highland	16,696	48%	55%	74%	58%	47%	39%	\$45,000	\$25,000
Hocking	11,387	49%	29%	43%	0%	49%	55%	\$45,000	\$30,000
Holmes	12,685	49%	17%	0%	71%	49%	44%	\$60,000	\$30,000
Huron	22,527	38%	24%	65%	63%	37%	34%	\$45,000	\$25,000
Jackson	12,981	51%	0%	100%	59%	51%	46%	\$45,000	\$30,000
Jefferson	27,400	43%	13%	64%	79%	40%	37%	\$45,000	\$30,000
Knox	22,759	44%	47%	63%	73%	44%	39%	\$50,000	\$30,000
Lake	96,655	31%	15%	60%	45%	30%	35%	\$45,000	\$30,000

County	Total HHs	HHs Below ALICE Threshold	Percent Households Below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Lawrence	23,548	44%	73%	56%	52%	44%	42%	\$45,000	\$25,000
Licking	64,861	36%	32%	37%	47%	35%	33%	\$50,000	\$30,000
Logan	18,640	36%	27%	48%	49%	35%	42%	\$40,000	\$30,000
Lorain	118,813	38%	43%	67%	62%	34%	30%	\$50,000	\$30,000
Lucas	176,176	45%	45%	68%	61%	36%	34%	\$45,000	\$25,000
Madison	14,906	35%	18%	65%	61%	34%	35%	\$50,000	\$30,000
Mahoning	97,544	47%	36%	73%	64%	39%	45%	\$45,000	\$30,000
Marion	24,364	50%	52%	71%	66%	49%	35%	\$50,000	\$30,000
Medina	66,769	28%	22%	52%	36%	27%	31%	\$50,000	\$30,000
Meigs	9,322	53%	73%	50%	100%	53%	48%	\$45,000	\$30,000
Mercer	15,919	35%	42%	19%	59%	34%	38%	\$45,000	\$25,000
Miami	40,757	40%	22%	62%	51%	40%	45%	\$45,000	\$30,000
Monroe	6,056	42%	N/A	100%	86%	42%	35%	\$45,000	\$25,000
Montgomery	223,510	44%	31%	64%	56%	37%	38%	\$45,000	\$30,000
Morgan	6,120	51%	8%	76%	29%	51%	50%	\$45,000	\$30,000
Morrow	12,700	41%	100%	7%	18%	41%	38%	\$50,000	\$30,000
Muskingum	34,150	44%	81%	58%	51%	43%	43%	\$45,000	\$25,000
Noble	4,886	53%	N/A	N/A	25%	53%	54%	\$50,000	\$35,000
Ottawa	17,334	28%	36%	51%	29%	28%	27%	\$40,000	\$25,000
Paulding	7,699	40%	53%	69%	52%	39%	41%	\$45,000	\$25,000
Perry	13,780	45%	100%	48%	47%	45%	37%	\$45,000	\$25,000
Pickaway	19,460	37%	21%	55%	63%	37%	39%	\$50,000	\$30,000
Pike	10,940	50%	0%	0%	65%	49%	52%	\$45,000	\$30,000
Portage	61,664	41%	62%	63%	50%	39%	34%	\$50,000	\$30,000
Preble	16,124	38%	66%	65%	58%	38%	35%	\$45,000	\$25,000
Putnam	13,049	28%	0%	29%	51%	27%	33%	\$45,000	\$25,000
Richland	46,989	39%	18%	68%	54%	38%	27%	\$45,000	\$25,000
Ross	28,324	46%	50%	56%	64%	46%	48%	\$45,000	\$30,000
Sandusky	23,626	40%	60%	81%	54%	37%	35%	\$45,000	\$25,000
Scioto	30,477	47%	38%	62%	65%	45%	37%	\$40,000	\$25,000
Seneca	21,538	43%	93%	71%	55%	42%	46%	\$45,000	\$30,000
Shelby	18,537	33%	32%	64%	65%	32%	31%	\$45,000	\$25,000
Stark	151,727	38%	31%	68%	47%	35%	34%	\$45,000	\$25,000
Summit	220,792	40%	37%	66%	49%	34%	39%	\$45,000	\$30,000
Trumbull	86,763	46%	38%	68%	61%	43%	38%	\$45,000	\$30,000
Tuscarawas	36,511	39%	14%	75%	47%	39%	34%	\$45,000	\$25,000
Union	18,431	32%	8%	52%	38%	32%	38%	\$50,000	\$30,000
Van Wert	11,355	41%	0%	88%	41%	41%	43%	\$45,000	\$30,000
Vinton	4,992	51%	100%	N/A	83%	50%	54%	\$45,000	\$30,000
Warren	79,915	22%	8%	38%	32%	22%	32%	\$50,000	\$30,000
Washington	25,064	42%	33%	48%	75%	40%	42%	\$40,000	\$30,000
Wayne	42,439	37%	44%	52%	41%	37%	34%	\$50,000	\$25,000
Williams	15,150	42%	43%	36%	38%	42%	46%	\$40,000	\$30,000
Wood	50,674	34%	24%	47%	44%	33%	26%	\$45,000	\$25,000
Wyandot	9,327	38%	0%	0%	42%	37%	49%	\$40,000	\$30,000

# APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, 2012, and 2015. The line items and sources are reviewed below.

## HOUSING

The housing budget is based on HUD's Fair Market Rent (40<sup>th</sup> percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

*Source: U.S. Department of Housing and Urban Development (HUD)*

## CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive childcare option). Market Rate Survey data is compiled by the Ohio State University Statistical Consulting Service and reported to the Ohio Department of Job and Family Services in clusters of counties, not individual counties. The survey formatting was changed in 2012, leading to a low response rate; therefore, for 2012 this analysis uses an average of 2010 and 2014 rates. Because the survey is produced every other year, 2008 data is used for 2007 child care rates, and 2014 data is used for 2015 child care rates.

### *Sources:*

*2008 Ohio Child Care Market Rate Survey Analysis*

*2010 Ohio Child Care Market Rate Survey Analysis*

*2012 Ohio Child Care Market Rate Survey Analysis*

*2014 Ohio Child Care Market Rate Survey Analysis; Final Report Prepared for Ohio Department of Job and Family Services by the Ohio State University Statistical Consulting Service, March 25, 2015.*

<https://jfs.ohio.gov/cdc/docs/MarketRateSurvey2014.stm>

*Email correspondence with Carla Fitzgerald and Mary Lou Owens, Ohio Department of Job and Family Services, March-April 2017.*

# FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) “Food Plans: Cost of Food at Home, U.S. Average,” June 2007. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female as specified by the USDA) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average. Ohio’s food costs are adjusted for regional price variation, “Regional Variation Nearly Double Inflation Rate for Food Prices,” Food CPI, Price, and Expenditures, USDA, 2009.

Sources:

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

<http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf>

# TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics’ Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, Ohio’s counties were matched with the most local level possible.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source:

<http://www.bls.gov/cex/csxmsa.htm#y0607>

# HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, Ohio’s counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance.

Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the “shared responsibility payment” – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2015 was the higher of these: 2 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the Marketplace, or \$325 per adult and \$162.50 per child under 18, for a maximum of \$975.

Source:

<http://www.bls.gov/cex/csxmsa.htm#y0607>

# MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

## TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Ohio income tax rates remained flat from 2007 to 2015, but the income brackets increased slightly. Ohio tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2015, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

**Federal:**

*Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, 2012, and 2015*

<http://www.irs.gov/pub/irs-prior/i1040—2015.pdf>

<http://www.irs.gov/pub/irs-prior/i1040—2012.pdf>

<http://www.irs.gov/pub/irs-prior/i1040—2010.pdf>

<http://www.irs.gov/pub/irs-prior/i1040—2007.pdf>

**Ohio:**

*Ohio IT 1040: Individual Income Tax Return and Instructions for Filing, 2007, 2010, 2012, and 2015*

[http://www.tax.ohio.gov/portals/0/forms/ohio\\_individual/individual/2015/PIT\\_IT1040.pdf](http://www.tax.ohio.gov/portals/0/forms/ohio_individual/individual/2015/PIT_IT1040.pdf)

[http://www.tax.ohio.gov/portals/0/forms/ohio\\_individual/individual/2015/PIT\\_IT1040\\_Booklet.pdf](http://www.tax.ohio.gov/portals/0/forms/ohio_individual/individual/2015/PIT_IT1040_Booklet.pdf)

[http://www.tax.ohio.gov/portals/0/forms/ohio\\_individual/individual/2012/PIT\\_IT1040\\_Booklet.pdf](http://www.tax.ohio.gov/portals/0/forms/ohio_individual/individual/2012/PIT_IT1040_Booklet.pdf)

[http://www.tax.ohio.gov/portals/0/forms/ohio\\_individual/individual/2010/pit\\_it1040\\_instructions.pdf](http://www.tax.ohio.gov/portals/0/forms/ohio_individual/individual/2010/pit_it1040_instructions.pdf)

[http://www.tax.ohio.gov/portals/0/forms/ohio\\_individual/individual/2007/pit\\_it1040\\_instructions.pdf](http://www.tax.ohio.gov/portals/0/forms/ohio_individual/individual/2007/pit_it1040_instructions.pdf)

## HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>

# APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

## HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40<sup>th</sup> percentile, for a single adult; for a head of household with children, the basis is a two-bedroom apartment at the median rent; and housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40<sup>th</sup> percentile. Real estate taxes are included in the tax category below for households with a mortgage.

## CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically 11 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by the Ohio State University Statistical Consulting Service and reported to the Ohio Department of Job and Family Services.

## FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

## TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas, and maintenance for one car as reported by the CES.

# HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources:

[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2012/tiic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm)

[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2012/tviid2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm)

# CELL PHONE

Most jobs now require access to the internet and a smartphone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the minimal cost of a smartphone for each adult in the family.

Source: *Consumer Reports, Cell Phone Plan Comparison, 2014*

<http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm>

# SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

# MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

# TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

# HOUSEHOLD STABILITY BUDGET

## Average Household Stability Budget, Ohio, 2015

Ohio Average – 2015		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$664	\$1,132
Child Care	\$-	\$1,603
Food	\$357	\$1,159
Transportation	\$360	\$1,201
Health Care	\$258	\$986
Cell Phone	\$64	\$99
Savings	\$170	\$618
Miscellaneous	\$170	\$618
Taxes	\$357	\$1,258
<b>Monthly Total</b>	<b>\$2,400</b>	<b>\$8,674</b>
<b>ANNUAL TOTAL</b>	<b>\$28,800</b>	<b>\$104,088</b>
<i>Hourly Wage</i>	<i>\$14.40</i>	<i>\$52.04</i>

The Household Stability Budget for all household variations by county can be found at:  
<http://spaa.newark.rutgers.edu/united-way-alice>

# APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

## Sources:

*Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2012, Urban Institute*

*Federal spending data was gathered from Office of Management and Budget, “Fiscal Year 2017 Analytical Perspectives Budget of the U.S. Government,” U.S. Government Printing Office, Washington, DC. 2016:*  
<https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET>

*Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012*

*State spending data was gathered from: National Association of State Budget Officers (NASBO), “State Expenditure Report: Examining Fiscal 2014-2016 State Spending”:*  
<https://www.nasbo.org/mainsite/reports-data/state-expenditure-report>

*Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website.* <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>

*Supplemental Security Income, B19066 - Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2015.* [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_5YR\\_B19066&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_B19066&prodType=table)

*Earned income Tax Credit – Federal and state spending retrieved from*  
<http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx>

# FEDERAL SPENDING

## Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

## Child Care and Education

Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Neglected and Delinquent Children and Youth Education - Education children and youths in correctional institutions
- Rural and Low-Income Schools Program - Assistance to rural districts to assist them in meeting their state's definition of adequate yearly progress
- Homeless Children and Youth Education - Supports an office for coordination of the education of homeless children and youths in each state and helps ensure that homeless children, including preschoolers and youths, have equal access to free and appropriate public education

## Food

- Supplemental Nutrition Assistance Program (SNAP) – Provide money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

## Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

## EITC

- Earned Income Tax Credit, Statistics for Tax Returns with EITC, 2015:  
<http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx>

## HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

## STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the National Association of State Budget Officers' (NASBO) "State Expenditure Report: Examining Fiscal 2014-2016 State Spending," which includes most data on benefits provided by Ohio.

Ohio state EITC is 5 percent of the federal EITC.

## NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute.  
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including unreimbursed Medicaid minus direct offsetting revenue as reported on the 990c3 Report. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2010, Urban Institute.  
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

# APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The methodology and sources for each are presented below.

## INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where  $x$  is the indicator’s value,  $\mu$  is the unweighted average,  $\sigma$  is the standard deviation for that indicator, and  $z$  is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

## INDICATORS AND THEIR SOURCES

### Housing Affordability Index

- Affordable Housing Stock – Measures the number of units needed to house all ALICE and poverty-level households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.

*Source: American Community Survey and ALICE Threshold calculations*

- Housing Burden – Households spending more than 30 percent of income on housing

*Source: American Community Survey*

- Real Estate Taxes – Median real estate taxes

*Source: American Community Survey, Table B25103*

### Job Opportunities Index

- Income Distribution – Share of income of the lowest two quintiles

*Source: American Community Survey*

- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics

*Source: <http://www.bls.gov/lau/#tables>*

- New Hire Wages (4<sup>th</sup> quarter) – Quarterly Workforce Indicators (QWI), U.S. Census

*Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>*

## Community Resources Index

- Education Resources – Enrollment of 3- to 4-year-olds in preschool  
*Source: American Community Survey, Table B14003*
- Health Resources – Percent of population under 65 years old with health insurance  
*Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey*
- Social Capital – Percent of population 18 and older registered to vote. For consistency with the presidential cycle, for 2015 we use 2015 data, for 2010 we use 2010 data, and for 2007 we use 2006 data.  
*Sources:*  
*U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Section F, 2015 and 2010:*  
[http://www.eac.gov/research/election\\_administration\\_and\\_voting\\_survey.aspx](http://www.eac.gov/research/election_administration_and_voting_survey.aspx)  
*Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey:*  
[http://www.eac.gov/research/uocava\\_survey.aspx#2006eavsdata](http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata)

# APPENDIX G – HOUSING DATA BY COUNTY

This table presents key housing data for each county in Ohio in 2015 for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, the number of additional rental units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than one-third of their income on housing.

## Housing Data by County, Ohio, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	
Adams	7,495	55%	24%	3,363	84%	57%	109	5-year
Allen	26,531	38%	17%	13,703	73%	50%	4,979	1-year
Ashland	14,680	44%	22%	5,747	73%	37%	2,096	5-year
Ashtabula	25,704	47%	19%	11,629	73%	45%	4,267	1-year
Athens	12,782	43%	18%	9,975	80%	58%	293	1-year
Auglaize	13,493	24%	17%	4,700	54%	35%	1,656	5-year
Belmont	20,904	47%	14%	6,878	81%	38%	349	1-year
Brown	12,614	46%	25%	4,058	77%	42%	65	5-year
Butler	92,851	33%	19%	42,529	66%	46%	14,000	1-year
Carroll	8,593	44%	19%	2,379	82%	43%	140	5-year
Champaign	11,195	40%	22%	4,042	73%	45%	1,481	5-year
Clark	35,524	42%	17%	18,708	70%	45%	6,535	1-year
Clermont	54,506	28%	19%	20,760	64%	43%	6,686	1-year
Clinton	10,354	42%	23%	5,719	73%	44%	2,074	5-year
Columbiana	29,519	49%	19%	12,597	77%	41%	4,833	1-year
Coshocton	10,672	49%	19%	3,663	85%	44%	1,558	5-year
Crawford	12,208	33%	20%	5,590	64%	42%	2,145	5-year
Cuyahoga	310,368	38%	23%	222,384	75%	49%	1,348	1-year
Darke	15,053	29%	19%	5,812	64%	45%	2,312	5-year
Defiance	11,451	25%	19%	3,828	60%	45%	1,476	5-year
Delaware	54,817	17%	22%	11,129	56%	44%	6,262	1-year
Erie	21,227	41%	19%	9,649	79%	38%	7,619	1-year
Fairfield	38,961	29%	20%	16,252	67%	48%	5,435	1-year
Fayette	6,963	49%	23%	4,626	76%	49%	1,765	5-year
Franklin	258,835	30%	21%	236,415	64%	46%	790	1-year
Fulton	12,746	35%	20%	3,483	79%	41%	1,380	5-year
Gallia	8,880	55%	22%	2,710	85%	42%	102	5-year
Geauga	29,342	27%	21%	5,144	61%	45%	3,163	1-year

# Housing Data by County, Ohio, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	
Greene	43,815	30%	19%	22,348	66%	45%	455	1-year
Guernsey	11,363	33%	17%	4,195	70%	55%	1,739	5-year
Hamilton	194,405	31%	22%	142,402	73%	50%	1,445	1-year
Hancock	21,976	20%	16%	9,413	46%	36%	2,860	1-year
Hardin	8,185	50%	19%	3,355	80%	48%	1,337	5-year
Harrison	4,994	53%	19%	1,277	82%	41%	11	5-year
Henry	8,818	40%	20%	2,140	69%	39%	743	5-year
Highland	11,785	51%	25%	4,911	82%	54%	29	5-year
Hocking	8,465	48%	22%	2,922	82%	42%	1,198	5-year
Holmes	9,661	65%	18%	3,024	89%	34%	1,781	5-year
Huron	15,929	41%	21%	6,598	75%	44%	2,468	5-year
Jackson	8,791	52%	22%	4,190	82%	51%	231	5-year
Jefferson	18,933	45%	13%	8,467	80%	50%	3,389	1-year
Knox	16,124	42%	22%	6,635	73%	47%	2,438	5-year
Lake	70,398	33%	18%	26,257	64%	44%	108	1-year
Lawrence	17,472	48%	20%	6,076	78%	52%	2,384	5-year
Licking	46,734	31%	19%	18,127	73%	54%	1,052	1-year
Logan	13,725	25%	19%	4,915	62%	43%	1,943	5-year
Lorain	85,111	37%	21%	33,702	71%	50%	618	1-year
Lucas	106,053	40%	19%	70,123	77%	47%	27,105	1-year
Madison	10,482	31%	21%	4,424	65%	36%	1,444	5-year
Mahoning	66,018	44%	20%	31,526	84%	53%	1,355	1-year
Marion	15,160	44%	16%	9,204	81%	51%	3,748	1-year
Medina	53,031	25%	19%	13,738	66%	44%	4,520	1-year
Meigs	7,317	55%	22%	2,005	88%	52%	237	5-year
Mercer	12,190	39%	16%	3,729	73%	42%	1,361	5-year
Miami	28,811	38%	17%	11,946	80%	49%	9,595	1-year
Monroe	4,687	54%	12%	1,369	79%	48%	21	5-year
Montgomery	135,537	39%	22%	87,973	74%	47%	32,683	1-year
Morgan	4,715	54%	21%	1,405	84%	52%	100	5-year
Morrow	10,298	42%	22%	2,402	76%	52%	59	5-year
Muskingum	22,164	43%	19%	11,986	80%	48%	300	1-year
Noble	4,074	54%	19%	812	83%	47%	339	5-year
Ottawa	13,775	24%	21%	3,559	53%	45%	1,225	5-year
Paulding	6,010	47%	19%	1,689	83%	39%	75	5-year
Perry	10,093	49%	20%	3,687	83%	48%	78	5-year
Pickaway	14,363	32%	19%	5,097	74%	43%	1,874	5-year
Pike	7,463	50%	23%	3,477	78%	56%	32	5-year
Portage	41,797	34%	21%	19,867	76%	58%	1,211	1-year
Preble	12,375	45%	24%	3,749	77%	49%	1,442	5-year
Putnam	10,766	33%	13%	2,283	68%	36%	779	5-year
Richland	31,925	46%	20%	15,064	71%	41%	5,377	1-year
Ross	19,772	48%	21%	8,552	74%	48%	3,180	1-year

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Sandusky	17,523	44%	19%	6,103	79%	46%	2,399	5-year
Scioto	21,035	36%	17%	9,442	79%	58%	348	1-year
Seneca	15,358	45%	17%	6,180	73%	42%	2,267	5-year
Shelby	13,138	37%	18%	5,399	71%	37%	1,906	5-year
Stark	103,689	40%	19%	48,038	75%	44%	18,031	1-year
Summit	143,184	35%	19%	77,608	73%	46%	28,378	1-year
Trumbull	61,010	45%	18%	25,753	83%	48%	10,663	1-year
Tuscarawas	25,234	43%	16%	11,277	72%	37%	4,042	1-year
Union	14,277	29%	26%	4,154	67%	42%	1,392	5-year
Van Wert	8,594	43%	17%	2,761	78%	42%	1,072	5-year
Vinton	3,848	54%	20%	1,144	87%	56%	191	5-year
Warren	62,120	22%	19%	17,795	54%	32%	585	1-year
Washington	18,837	31%	16%	6,227	73%	49%	2,608	5-year
Wayne	30,632	37%	18%	11,807	67%	38%	3,949	1-year
Williams	11,305	31%	21%	3,845	69%	47%	1,597	5-year
Wood	33,122	31%	18%	17,552	69%	47%	6,094	1-year
Wyandot	6,734	26%	16%	2,593	61%	39%	998	5-year

# APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR OHIO MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Ohio. Presented here are key data and ALICE statistics for the state's county subdivisions, which are U.S. Census defined areas that include towns and cities as well as their surrounding areas. The Gini coefficient shows income inequality in each municipality, varying from 0 (perfect equality) to 100 percent (perfect inequality, when one person has all the income). The data are 5-year estimates from the American Community Survey.

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Bratton Township, Adams County	1,761	585	23%	22%	55%	0.39	7.7%	88%	31%	29%
Brush Creek Township, Adams County	957	432	22%	29%	49%	0.37	7.5%	91%	15%	54%
Franklin Township, Adams County	1,133	500	33%	19%	48%	0.46	8.5%	82%	15%	51%
Green Township, Adams County	619	265	23%	32%	45%	0.45	2.0%	87%	28%	36%
Jefferson Township, Adams County	1,108	461	27%	43%	30%	0.40	15.7%	86%	15%	46%
Liberty Township, Adams County	1,638	613	18%	30%	52%	0.34	9.0%	78%	41%	22%
Manchester Township, Adams County	2,134	811	37%	24%	39%	0.55	24.9%	78%	19%	57%
Meigs Township, Adams County	3,865	1,553	27%	34%	39%	0.49	12.6%	85%	22%	57%
Monroe Township, Adams County	568	335	22%	49%	29%	0.46	10.7%	90%	33%	76%
Oliver Township, Adams County	982	344	24%	42%	34%	0.40	20.2%	89%	41%	45%
Scott Township, Adams County	2,237	762	23%	31%	46%	0.45	18.6%	90%	32%	38%
Sprigg Township, Adams County	2,260	817	10%	23%	67%	0.37	16.9%	94%	17%	25%
Tiffin Township, Adams County	5,499	2,101	25%	27%	48%	0.46	13.0%	87%	22%	47%
Wayne Township, Adams County	1,718	589	16%	32%	52%	0.38	3.2%	74%	25%	70%
Winchester Township, Adams County	1,750	690	24%	27%	49%	0.47	17.8%	83%	21%	64%
Amanda Township, Allen County	2,009	722	5%	16%	79%	0.45	0.0%	91%	16%	37%
American Township, Allen County	14,230	5,861	10%	28%	62%	0.44	6.3%	92%	17%	44%
Auglaize Township, Allen County	2,748	953	14%	32%	54%	0.38	11.5%	90%	18%	68%
Bath Township, Allen County	9,624	3,715	10%	30%	60%	0.37	7.2%	93%	19%	22%
Jackson Township, Allen County	2,988	1,084	6%	23%	71%	0.36	5.8%	90%	20%	17%
Lima City, Allen County	38,232	14,029	31%	32%	37%	0.46	15.5%	85%	22%	53%
Marion Township, Allen County	6,760	2,659	11%	27%	62%	0.42	4.0%	95%	15%	43%
Monroe Township, Allen County	2,248	796	10%	25%	65%	0.39	2.5%	94%	20%	46%
Perry Township, Allen County	3,487	1,479	12%	35%	53%	0.41	10.9%	88%	21%	59%
Richland Township, Allen County	6,290	2,328	10%	21%	69%	0.39	5.0%	94%	12%	51%
Shawnee Township, Allen County	12,289	4,832	6%	18%	76%	0.43	4.6%	95%	18%	45%
Spencer Township, Allen County	3,043	1,051	18%	28%	54%	0.44	13.8%	90%	25%	42%
Sugar Creek Township, Allen County	1,248	477	6%	26%	68%	0.38	3.6%	95%	18%	55%
Ashland City, Ashland County	20,392	8,258	15%	34%	51%	0.44	7.7%	91%	20%	37%
Clear Creek Township, Ashland County	2,258	682	12%	21%	67%	0.36	6.2%	86%	11%	57%
Green Township, Ashland County	3,605	1,409	16%	29%	55%	0.39	12.4%	88%	25%	38%
Hanover Township, Ashland County	2,572	1,046	14%	29%	57%	0.38	6.1%	89%	27%	24%
Jackson Township, Ashland County	3,920	1,267	19%	17%	64%	0.34	6.5%	62%	31%	27%
Lake Township, Ashland County	599	222	0%	10%	90%	0.26	0.0%	81%	9%	0%
Mifflin Township, Ashland County	1,141	449	10%	22%	68%	0.34	7.0%	93%	24%	17%

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Milton Township, Ashland County	2,257	847	14%	25%	61%	0.44	6.0%	83%	26%	67%
Mohican Township, Ashland County	2,114	846	4%	25%	71%	0.29	4.4%	87%	14%	28%
Montgomery Township, Ashland County	2,681	1,024	7%	11%	82%	0.55	5.4%	95%	11%	7%
Orange Township, Ashland County	2,518	866	5%	26%	69%	0.33	4.4%	87%	21%	5%
Perry Township, Ashland County	2,034	820	15%	13%	72%	0.35	17.3%	91%	17%	34%
Ruggles Township, Ashland County	812	321	0%	14%	86%	0.29	8.6%	97%	45%	0%
Sullivan Township, Ashland County	2,517	824	20%	19%	61%	0.34	5.6%	80%	32%	82%
Troy Township, Ashland County	1,140	427	11%	19%	70%	0.30	20.2%	90%	30%	42%
Vermillion Township, Ashland County	2,629	1,119	1%	31%	68%	0.35	5.8%	95%	17%	3%
Andover Township, Ashtabula County	2,708	1,090	21%	34%	45%	0.43	11.2%	92%	22%	78%
Ashtabula Township, Ashtabula County	20,457	8,394	32%	34%	34%	0.48	14.3%	86%	21%	54%
Austinburg Township, Ashtabula County	2,320	889	17%	14%	69%	0.40	7.6%	96%	22%	83%
Cherry Valley Township, Ashtabula County	1,012	348	18%	28%	54%	0.36	0.0%	84%	33%	60%
Colebrook Township, Ashtabula County	1,218	389	19%	29%	52%	0.33	3.0%	83%	25%	22%
Conneaut City, Ashtabula County	12,806	4,762	20%	38%	42%	0.40	12.0%	89%	17%	47%
Denmark Township, Ashtabula County	1,083	359	20%	8%	72%	0.38	6.2%	92%	26%	N/A
Dorset Township, Ashtabula County	833	253	20%	40%	40%	0.41	9.4%	93%	35%	100%
Geneva Township, Ashtabula County	10,906	4,404	15%	36%	49%	0.42	7.5%	89%	25%	51%
Harpersfield Township, Ashtabula County	2,654	1,038	12%	14%	74%	0.40	4.5%	91%	25%	69%
Hartsgrove Township, Ashtabula County	1,188	407	9%	14%	77%	0.35	13.7%	93%	21%	0%
Jefferson Township, Ashtabula County	5,176	2,038	11%	29%	60%	0.38	5.9%	88%	24%	24%
Kingsville Township, Ashtabula County	1,629	652	15%	34%	51%	0.43	3.0%	99%	23%	23%
Lenox Township, Ashtabula County	1,443	542	7%	29%	64%	0.38	3.3%	92%	24%	36%
Monroe Township, Ashtabula County	2,326	797	20%	28%	52%	0.39	9.0%	85%	25%	0%
Morgan Township, Ashtabula County	2,076	791	10%	21%	69%	0.38	6.2%	90%	29%	29%
New Lyme Township, Ashtabula County	1,025	380	10%	29%	61%	0.31	6.3%	91%	18%	89%
North Kingsville Village, Ashtabula County	2,871	1,201	5%	28%	67%	0.37	7.4%	94%	16%	25%
Orwell Township, Ashtabula County	3,048	1,167	22%	39%	39%	0.39	10.1%	79%	37%	52%
Pierpont Township, Ashtabula County	1,633	359	27%	24%	49%	0.35	10.3%	54%	28%	0%
Plymouth Township, Ashtabula County	1,825	818	5%	24%	71%	0.34	7.3%	93%	15%	16%
Richmond Township, Ashtabula County	726	280	36%	22%	42%	0.41	5.0%	91%	24%	23%
Rome Township, Ashtabula County	2,116	838	7%	28%	65%	0.41	8.3%	91%	32%	11%
Saybrook Township, Ashtabula County	9,666	4,194	11%	32%	57%	0.40	6.0%	94%	19%	45%
Sheffield Township, Ashtabula County	1,282	527	1%	26%	73%	0.29	7.3%	90%	18%	0%
Trumbull Township, Ashtabula County	1,312	515	14%	29%	57%	0.38	9.1%	85%	15%	31%
Wayne Township, Ashtabula County	738	264	22%	3%	75%	0.29	5.7%	75%	14%	63%
Williamsfield Township, Ashtabula County	1,475	609	23%	29%	48%	0.46	6.9%	75%	34%	12%
Windsor Township, Ashtabula County	2,225	585	9%	31%	60%	0.31	3.1%	55%	36%	0%
Alexander Township, Athens County	2,805	1,128	8%	37%	55%	0.36	9.2%	95%	19%	38%
Ames Township, Athens County	1,331	558	11%	30%	59%	0.41	2.5%	90%	23%	10%
Athens Township, Athens County	30,847	9,333	44%	22%	34%	0.57	12.3%	95%	19%	63%
Bern Township, Athens County	813	200	7%	44%	49%	0.23	15.0%	99%	16%	0%
Canaan Township, Athens County	1,671	730	23%	39%	38%	0.50	6.7%	85%	30%	46%
Carthage Township, Athens County	1,402	570	15%	28%	57%	0.34	2.1%	91%	16%	0%
Dover Township, Athens County	3,599	1,525	28%	38%	34%	0.47	13.3%	85%	28%	59%
Lee Township, Athens County	2,762	1,027	16%	23%	61%	0.39	11.7%	91%	23%	30%
Lodi Township, Athens County	1,357	513	16%	38%	46%	0.67	2.3%	91%	13%	18%
Rome Township, Athens County	1,106	536	23%	27%	50%	0.45	10.3%	96%	22%	47%
Trimble Township, Athens County	4,474	1,610	30%	28%	42%	0.43	7.7%	87%	21%	47%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

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Troy Township, Athens County	2,595	980	17%	34%	49%	0.42	13.5%	90%	29%	41%
Waterloo Township, Athens County	2,565	1,075	23%	40%	37%	0.42	7.0%	89%	14%	53%
York Township, Athens County	7,647	2,701	34%	30%	36%	0.49	11.8%	88%	25%	52%
Clay Township, Auglaize County	1,060	288	0%	22%	78%	0.25	5.5%	98%	20%	8%
Duchouquet Township, Auglaize County	14,448	5,900	11%	25%	64%	0.38	5.7%	92%	20%	32%
German Township, Auglaize County	3,751	1,538	6%	21%	73%	0.41	3.0%	97%	15%	39%
Goshen Township, Auglaize County	453	169	2%	25%	73%	0.31	22.2%	88%	14%	0%
Jackson Township, Auglaize County	3,673	1,314	5%	12%	83%	0.37	1.8%	98%	8%	25%
Logan Township, Auglaize County	1,290	477	3%	14%	83%	0.35	7.1%	90%	23%	17%
Moulton Township, Auglaize County	1,702	629	7%	6%	87%	0.28	7.9%	98%	3%	0%
Noble Township, Auglaize County	1,495	649	6%	9%	85%	0.36	1.2%	98%	24%	45%
Pusheta Township, Auglaize County	1,270	500	7%	13%	80%	0.42	12.4%	96%	16%	0%
Salem Township, Auglaize County	337	169	11%	27%	62%	0.48	3.7%	100%	32%	0%
St. Marys Township, Auglaize County	10,927	4,454	12%	26%	62%	0.40	4.9%	92%	16%	39%
Union Township, Auglaize County	1,979	758	6%	17%	77%	0.35	2.7%	93%	27%	18%
Washington Township, Auglaize County	1,904	751	3%	16%	81%	0.38	3.0%	98%	12%	16%
Wayne Township, Auglaize County	1,584	597	14%	16%	70%	0.41	4.1%	93%	24%	54%
Colerain Township, Belmont County	4,231	1,817	17%	22%	61%	0.47	10.2%	94%	18%	29%
Flushing Township, Belmont County	1,924	779	14%	33%	53%	0.39	7.3%	88%	13%	35%
Goshen Township, Belmont County	3,116	1,237	10%	41%	49%	0.36	7.7%	88%	14%	23%
Kirkwood Township, Belmont County	247	138	0%	52%	48%	0.29	0.0%	96%	24%	0%
Mead Township, Belmont County	5,883	2,524	10%	31%	59%	0.38	5.3%	90%	13%	36%
Pease Township, Belmont County	14,118	6,183	21%	36%	43%	0.46	12.5%	89%	18%	40%
Pultney Township, Belmont County	8,680	3,649	20%	31%	49%	0.48	12.8%	87%	16%	36%
Richland Township, Belmont County	14,843	5,052	7%	25%	68%	0.39	6.4%	92%	17%	26%
Smith Township, Belmont County	1,664	584	18%	23%	59%	0.36	0.9%	96%	15%	20%
Somerset Township, Belmont County	1,124	492	12%	32%	56%	0.54	5.9%	95%	2%	100%
Union Township, Belmont County	2,421	935	12%	24%	64%	0.42	5.8%	89%	8%	44%
Warren Township, Belmont County	5,905	2,306	17%	27%	56%	0.47	5.5%	93%	13%	43%
Washington Township, Belmont County	792	263	26%	26%	48%	0.45	0.0%	89%	10%	22%
Wayne Township, Belmont County	420	199	14%	2%	84%	0.39	0.5%	97%	15%	0%
Wheeling Township, Belmont County	1,674	705	3%	37%	60%	0.42	3.5%	91%	11%	66%
York Township, Belmont County	2,518	1,072	13%	28%	59%	0.36	10.5%	97%	9%	43%
Byrd Township, Brown County	906	336	2%	10%	88%	0.39	7.5%	90%	15%	15%
Clark Township, Brown County	3,068	1,207	7%	24%	69%	0.33	6.4%	93%	16%	3%
Eagle Township, Brown County	1,592	580	21%	33%	46%	0.43	3.6%	84%	28%	16%
Franklin Township, Brown County	1,871	752	7%	26%	67%	0.49	5.1%	87%	30%	15%
Green Township, Brown County	3,605	1,281	14%	38%	48%	0.37	4.8%	82%	32%	34%
Huntington Township, Brown County	2,715	1,116	25%	31%	44%	0.53	11.6%	82%	25%	44%
Jackson Township, Brown County	1,300	497	8%	15%	77%	0.37	6.4%	99%	9%	100%
Jefferson Township, Brown County	1,059	444	4%	30%	66%	0.39	5.6%	87%	17%	49%
Lewis Township, Brown County	2,652	967	14%	23%	63%	0.43	13.3%	88%	22%	23%
Perry Township, Brown County	4,671	1,781	8%	23%	69%	0.33	7.1%	90%	27%	27%
Pike Township, Brown County	4,192	1,482	7%	28%	65%	0.38	7.2%	83%	29%	24%
Pleasant Township, Brown County	5,711	2,176	24%	32%	44%	0.44	20.0%	88%	23%	41%
Scott Township, Brown County	957	364	5%	16%	79%	0.46	10.7%	92%	20%	68%
Sterling Township, Brown County	4,346	1,508	12%	28%	60%	0.35	11.7%	91%	28%	41%

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Union Township, Brown County	3,031	1,251	20%	30%	50%	0.42	12.5%	91%	18%	35%
Washington Township, Brown County	2,571	930	23%	28%	49%	0.43	12.3%	89%	34%	55%
Fairfield Township, Butler County	21,917	7,564	4%	17%	79%	0.34	3.5%	95%	20%	26%
Fairfield City, Butler County	42,678	17,244	8%	29%	63%	0.39	7.1%	87%	19%	38%
Hamilton City, Butler County	62,359	23,849	19%	36%	45%	0.45	11.0%	87%	22%	47%
Hanover Township, Butler County	8,420	3,049	8%	19%	73%	0.37	4.2%	92%	22%	43%
Lemon Township, Butler County	14,432	5,056	8%	23%	69%	0.37	6.5%	93%	23%	48%
Liberty Township, Butler County	37,953	11,476	5%	11%	84%	0.34	3.0%	96%	19%	41%
Madison Township, Butler County	8,574	3,142	9%	24%	67%	0.38	7.5%	91%	24%	41%
Middletown City, Butler County	46,012	18,661	23%	36%	41%	0.45	14.7%	87%	28%	49%
Milford Township, Butler County	3,611	1,258	5%	28%	67%	0.35	8.1%	95%	28%	44%
Morgan Township, Butler County	5,584	1,947	4%	21%	75%	0.34	5.0%	95%	26%	19%
Oxford Township, Butler County	24,041	6,496	35%	20%	45%	0.57	4.3%	95%	11%	58%
Reily Township, Butler County	2,670	1,076	7%	23%	70%	0.39	7.9%	94%	32%	54%
Ross Township, Butler County	8,536	2,854	1%	20%	79%	0.34	3.7%	96%	16%	25%
St. Clair Township, Butler County	7,019	2,643	12%	29%	59%	0.37	7.0%	87%	20%	37%
Trenton City, Butler County	12,176	4,116	14%	22%	64%	0.36	8.9%	92%	23%	50%
Wayne Township, Butler County	4,514	1,752	11%	22%	67%	0.42	8.0%	92%	42%	51%
West Chester Township, Butler County	62,042	22,537	7%	17%	76%	0.42	4.2%	93%	19%	40%
Augusta Township, Carroll County	1,911	631	12%	19%	69%	0.35	13.7%	81%	15%	31%
Brown Township, Carroll County	7,817	2,958	15%	28%	57%	0.46	7.2%	93%	23%	30%
Center Township, Carroll County	4,586	1,886	15%	33%	52%	0.45	3.3%	86%	7%	48%
East Township, Carroll County	810	288	0%	29%	71%	0.33	0.0%	93%	22%	0%
Fox Township, Carroll County	992	366	15%	27%	58%	0.38	10.6%	93%	23%	18%
Harrison Township, Carroll County	2,227	873	10%	19%	71%	0.38	9.2%	90%	22%	36%
Lee Township, Carroll County	782	331	6%	20%	74%	0.32	11.0%	93%	23%	17%
Loudon Township, Carroll County	1,100	402	19%	21%	60%	0.46	4.1%	60%	11%	0%
Monroe Township, Carroll County	1,987	871	2%	38%	60%	0.41	3.2%	88%	20%	12%
Orange Township, Carroll County	1,286	490	9%	26%	65%	0.37	5.8%	90%	21%	49%
Perry Township, Carroll County	995	453	14%	29%	57%	0.36	7.2%	92%	22%	24%
Rose Township, Carroll County	1,329	540	8%	15%	77%	0.34	1.3%	98%	23%	19%
Union Township, Carroll County	1,113	453	9%	35%	56%	0.30	5.4%	61%	24%	18%
Washington Township, Carroll County	1,426	430	26%	28%	46%	0.32	22.3%	78%	17%	86%
Adams Township, Champaign County	1,217	375	12%	21%	67%	0.39	17.3%	92%	20%	0%
Concord Township, Champaign County	1,239	523	3%	20%	77%	0.36	5.6%	94%	22%	29%
Goshen Township, Champaign County	3,628	1,311	9%	22%	69%	0.35	6.5%	85%	23%	40%
Harrison Township, Champaign County	1,028	376	0%	23%	77%	0.26	8.6%	95%	34%	0%
Jackson Township, Champaign County	2,575	1,007	8%	23%	69%	0.35	11.0%	93%	19%	39%
Johnson Township, Champaign County	3,462	1,225	10%	24%	66%	0.34	8.2%	96%	22%	27%
Mad River Township, Champaign County	2,776	1,050	10%	16%	74%	0.35	12.0%	93%	17%	47%
Rush Township, Champaign County	2,569	975	5%	31%	64%	0.36	6.0%	88%	26%	35%
Salem Township, Champaign County	2,123	759	6%	20%	74%	0.36	5.4%	93%	21%	72%
Union Township, Champaign County	2,245	800	0%	12%	88%	0.30	6.1%	94%	11%	39%
Urbana Township, Champaign County	14,548	6,164	16%	31%	53%	0.42	10.9%	91%	23%	48%
Wayne Township, Champaign County	1,983	672	5%	17%	78%	0.38	4.4%	91%	33%	23%
Bethel Township, Clark County	18,296	6,720	12%	32%	56%	0.42	9.5%	88%	23%	40%
German Township, Clark County	7,376	2,994	13%	22%	65%	0.42	8.5%	93%	20%	36%
Green Township, Clark County	2,593	1,065	7%	22%	71%	0.43	5.3%	93%	21%	26%
Harmony Township, Clark County	3,525	1,331	9%	26%	65%	0.39	6.9%	91%	25%	59%

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Mad River Township, Clark County	11,048	4,625	5%	26%	69%	0.38	8.8%	91%	19%	41%
Madison Township, Clark County	2,676	1,075	15%	35%	50%	0.40	7.5%	92%	28%	36%
Moorefield Township, Clark County	12,326	5,300	7%	24%	69%	0.39	3.7%	96%	14%	48%
Pike Township, Clark County	3,675	1,417	8%	23%	69%	0.40	12.3%	93%	22%	24%
Pleasant Township, Clark County	3,188	1,159	12%	22%	66%	0.42	9.5%	93%	28%	30%
Springfield Township, Clark County	12,117	4,565	11%	20%	69%	0.38	6.0%	93%	16%	41%
Springfield City, Clark County	60,007	24,558	25%	34%	41%	0.47	13.2%	89%	19%	52%
Batavia Township, Clermont County	23,637	8,584	13%	26%	61%	0.43	5.9%	90%	19%	49%
Franklin Township, Clermont County	4,209	1,550	12%	33%	55%	0.38	6.1%	92%	16%	52%
Goshen Township, Clermont County	15,654	5,750	8%	32%	60%	0.41	3.8%	91%	22%	45%
Jackson Township, Clermont County	3,020	1,021	8%	33%	59%	0.34	10.5%	88%	36%	37%
Loveland City, Clermont County	2,022	674	10%	25%	65%	0.43	2.6%	92%	16%	73%
Miami Township, Clermont County	41,541	14,726	5%	19%	76%	0.42	5.0%	95%	21%	38%
Milford City, Clermont County	6,730	3,093	20%	34%	46%	0.47	5.3%	87%	16%	57%
Monroe Township, Clermont County	7,873	2,903	18%	27%	55%	0.45	11.4%	87%	24%	49%
Ohio Township, Clermont County	5,242	2,053	18%	32%	50%	0.45	6.6%	85%	28%	38%
Pierce Township, Clermont County	14,596	5,612	4%	20%	76%	0.38	6.6%	93%	17%	43%
Stonelick Township, Clermont County	5,979	2,386	8%	28%	64%	0.42	6.5%	93%	20%	36%
Tate Township, Clermont County	9,506	3,326	14%	29%	57%	0.42	9.0%	89%	24%	39%
Union Township, Clermont County	47,248	18,759	8%	28%	64%	0.41	4.2%	92%	19%	37%
Washington Township, Clermont County	2,257	730	12%	37%	51%	0.51	11.5%	78%	20%	57%
Wayne Township, Clermont County	4,931	1,724	15%	30%	55%	0.39	5.5%	86%	24%	46%
Williamsburg Township, Clermont County	5,840	1,921	17%	27%	56%	0.45	3.7%	84%	20%	41%
Adams Township, Clinton County	2,092	801	4%	10%	86%	0.34	5.0%	87%	16%	0%
Chester Township, Clinton County	2,178	738	14%	12%	74%	0.43	10.2%	83%	22%	33%
Clark Township, Clinton County	2,132	723	9%	13%	78%	0.34	7.8%	85%	24%	16%
Green Township, Clinton County	2,514	882	22%	31%	47%	0.41	13.6%	88%	26%	44%
Jefferson Township, Clinton County	1,258	438	12%	33%	55%	0.38	15.0%	92%	23%	37%
Liberty Township, Clinton County	976	365	11%	21%	68%	0.40	4.1%	95%	40%	20%
Marion Township, Clinton County	5,381	2,035	14%	26%	60%	0.41	4.2%	89%	19%	43%
Richland Township, Clinton County	3,562	1,353	21%	26%	53%	0.40	10.0%	91%	29%	44%
Union Township, Clinton County	3,091	1,258	3%	21%	76%	0.33	6.5%	97%	23%	15%
Vernon Township, Clinton County	2,988	1,066	12%	22%	66%	0.42	8.3%	90%	22%	35%
Washington Township, Clinton County	1,988	761	10%	28%	62%	0.39	5.3%	94%	28%	73%
Wayne Township, Clinton County	511	196	11%	10%	79%	0.33	21.4%	91%	14%	11%
Wilmington City, Clinton County	12,428	5,214	22%	36%	42%	0.47	12.7%	90%	21%	43%
Wilson Township, Clinton County	793	243	16%	19%	65%	0.49	0.0%	69%	53%	11%
Butler Township, Columbiana County	3,548	1,419	10%	29%	61%	0.40	4.4%	90%	22%	39%
Center Township, Columbiana County	6,199	2,314	17%	29%	54%	0.48	16.0%	84%	22%	36%
East Liverpool City, Columbiana County	10,999	4,514	28%	30%	42%	0.48	16.0%	88%	17%	37%
Elkrun Township, Columbiana County	4,641	1,107	5%	30%	65%	0.40	4.4%	83%	20%	24%
Fairfield Township, Columbiana County	9,764	4,228	8%	25%	67%	0.40	4.3%	94%	16%	32%
Franklin Township, Columbiana County	830	317	5%	25%	70%	0.35	1.9%	98%	12%	28%
Hanover Township, Columbiana County	3,635	1,429	10%	34%	56%	0.37	7.9%	88%	20%	24%
Knox Township, Columbiana County	4,354	1,709	9%	17%	74%	0.41	8.2%	84%	11%	26%
Liverpool Township, Columbiana County	3,934	1,646	11%	22%	67%	0.38	17.0%	85%	15%	13%
Madison Township, Columbiana County	3,139	1,242	10%	29%	61%	0.41	8.2%	92%	17%	8%

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Middleton Township, Columbiana County	3,543	1,428	9%	18%	73%	0.50	8.0%	90%	10%	32%
Perry Township, Columbiana County	16,603	7,071	16%	30%	54%	0.45	7.5%	87%	17%	38%
Salem Township, Columbiana County	5,387	2,142	13%	33%	54%	0.42	7.0%	85%	22%	50%
St. Clair Township, Columbiana County	7,828	3,155	9%	28%	63%	0.42	6.3%	91%	12%	18%
Unity Township, Columbiana County	9,785	3,946	15%	29%	56%	0.39	7.1%	90%	19%	38%
Washington Township, Columbiana County	2,377	923	25%	33%	42%	0.43	23.2%	85%	20%	31%
Wayne Township, Columbiana County	635	232	11%	23%	66%	0.40	5.1%	88%	18%	21%
Wellsville Village, Columbiana County	3,461	1,303	31%	26%	43%	0.49	18.1%	88%	12%	46%
West Township, Columbiana County	3,237	1,155	9%	24%	67%	0.42	7.3%	83%	27%	25%
Yellow Creek Township, Columbiana County	2,088	807	6%	27%	67%	0.46	0.9%	99%	15%	38%
Adams Township, Coshocton County	884	315	10%	14%	76%	0.36	6.8%	78%	7%	0%
Bedford Township, Coshocton County	609	207	3%	51%	46%	0.33	8.4%	84%	33%	16%
Bethlehem Township, Coshocton County	1,258	448	4%	27%	69%	0.37	7.8%	89%	16%	35%
Clark Township, Coshocton County	811	278	18%	17%	65%	0.32	8.5%	82%	9%	0%
Coshocton City, Coshocton County	11,153	4,754	18%	33%	49%	0.46	8.0%	91%	16%	43%
Crawford Township, Coshocton County	1,721	394	7%	40%	53%	0.36	8.1%	46%	25%	13%
Franklin Township, Coshocton County	926	399	9%	25%	66%	0.33	12.2%	94%	16%	8%
Jackson Township, Coshocton County	2,126	919	24%	23%	53%	0.45	4.6%	87%	23%	72%
Jefferson Township, Coshocton County	1,461	583	21%	22%	57%	0.40	10.1%	94%	19%	55%
Keene Township, Coshocton County	1,734	715	9%	23%	68%	0.35	8.2%	91%	14%	6%
Lafayette Township, Coshocton County	4,071	1,607	11%	28%	61%	0.37	7.3%	93%	17%	47%
Linton Township, Coshocton County	574	238	16%	35%	49%	0.42	1.1%	90%	30%	41%
Mill Creek Township, Coshocton County	1,135	243	19%	33%	48%	0.34	7.9%	27%	35%	32%
Monroe Township, Coshocton County	640	225	19%	28%	53%	0.46	21.2%	92%	15%	40%
Newcastle Township, Coshocton County	526	188	14%	31%	55%	0.36	16.1%	92%	21%	31%
Oxford Township, Coshocton County	1,596	664	6%	14%	80%	0.27	1.5%	98%	17%	37%
Perry Township, Coshocton County	758	278	9%	37%	54%	0.28	4.5%	87%	31%	0%
Pike Township, Coshocton County	681	234	4%	30%	66%	0.28	3.8%	79%	16%	0%
Tuscarawas Township, Coshocton County	1,585	656	35%	46%	19%	0.41	17.8%	84%	34%	47%
Virginia Township, Coshocton County	563	210	4%	27%	69%	0.30	12.1%	98%	6%	38%
Washington Township, Coshocton County	705	258	7%	16%	77%	0.37	0.0%	99%	16%	100%
White Eyes Township, Coshocton County	919	429	4%	34%	62%	0.27	4.6%	67%	22%	0%
Auburn Township, Crawford County	799	296	8%	21%	71%	0.46	7.8%	87%	20%	33%
Bucyrus Township, Crawford County	764	291	8%	16%	76%	0.33	5.0%	96%	16%	0%
Bucyrus City, Crawford County	12,045	5,372	18%	30%	52%	0.43	10.7%	89%	21%	42%
Chatfield Township, Crawford County	666	250	14%	18%	68%	0.39	2.2%	96%	19%	60%
Cranberry Township, Crawford County	1,614	635	6%	28%	66%	0.35	2.2%	94%	15%	28%
Crestline Village, Crawford County	4,472	1,838	24%	22%	54%	0.43	8.5%	90%	19%	42%
Dallas Township, Crawford County	487	167	0%	5%	95%	0.19	0.0%	100%	5%	N/A
Galion City Township, Crawford County	10,227	4,317	19%	32%	49%	0.46	10.8%	88%	24%	42%
Holmes Township, Crawford County	1,407	535	14%	15%	71%	0.40	5.6%	96%	26%	0%
Jackson Township, Crawford County	424	140	13%	42%	45%	0.39	16.9%	69%	9%	51%
Jefferson Township, Crawford County	1,680	736	5%	13%	82%	0.47	4.5%	94%	21%	26%
Liberty Township, Crawford County	1,039	438	5%	20%	75%	0.32	1.4%	96%	17%	59%
Lykens Township, Crawford County	565	220	0%	8%	92%	0.24	0.0%	96%	4%	0%
Polk Township, Crawford County	2,031	821	10%	17%	73%	0.41	5.2%	90%	13%	26%
Sandusky Township, Crawford County	583	217	0%	3%	97%	0.26	0.0%	92%	9%	0%
Texas Township, Crawford County	407	155	6%	25%	69%	0.57	3.8%	85%	23%	13%
Tod Township, Crawford County	592	210	13%	16%	71%	0.37	2.7%	89%	37%	48%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Vernon Township, Crawford County	841	315	4%	6%	90%	0.32	10.0%	99%	15%	9%
Whetstone Township, Crawford County	2,082	845	7%	28%	65%	0.32	8.2%	93%	17%	13%
Bay Village City, Cuyahoga County	15,469	6,016	3%	13%	84%	0.41	3.1%	97%	22%	40%
Beachwood City, Cuyahoga County	11,801	4,696	4%	17%	79%	0.50	2.4%	98%	26%	54%
Bedford Heights City, Cuyahoga County	10,665	4,987	16%	35%	49%	0.42	13.5%	88%	30%	47%
Bedford City, Cuyahoga County	12,868	5,857	13%	38%	49%	0.42	7.2%	91%	29%	43%
Bentleyville Village, Cuyahoga County	938	308	2%	7%	91%	0.49	2.9%	98%	22%	80%
Berea City, Cuyahoga County	19,001	7,344	10%	27%	63%	0.39	5.9%	93%	19%	41%
Bratenahl Village, Cuyahoga County	1,153	658	7%	14%	79%	0.59	6.3%	96%	37%	27%
Brecksville City, Cuyahoga County	13,516	5,279	3%	16%	81%	0.47	3.9%	97%	19%	42%
Broadview Heights City, Cuyahoga County	19,268	7,450	4%	17%	79%	0.42	5.2%	93%	25%	24%
Brook Park City, Cuyahoga County	18,956	7,565	10%	30%	60%	0.38	7.6%	90%	23%	49%
Brooklyn Heights Village, Cuyahoga County	1,526	576	4%	20%	76%	0.37	6.5%	94%	27%	35%
Brooklyn City, Cuyahoga County	11,002	4,873	12%	35%	53%	0.37	8.6%	90%	21%	39%
Chagrin Falls Township, Cuyahoga County	4,177	1,918	4%	25%	71%	0.53	3.3%	97%	30%	62%
Cleveland Heights City, Cuyahoga County	45,388	19,236	18%	22%	60%	0.50	8.9%	93%	26%	46%
Cleveland City, Cuyahoga County	390,584	167,100	33%	34%	33%	0.51	18.5%	86%	30%	52%
Cuyahoga Heights Village, Cuyahoga County	616	256	17%	22%	61%	0.40	9.2%	88%	22%	52%
East Cleveland City, Cuyahoga County	17,519	8,086	44%	30%	26%	0.51	28.9%	84%	38%	54%
Euclid City, Cuyahoga County	48,105	22,416	21%	35%	44%	0.45	12.7%	88%	25%	55%
Fairview Park City, Cuyahoga County	16,552	7,297	10%	25%	65%	0.43	6.2%	91%	22%	43%
Garfield Heights City, Cuyahoga County	28,365	11,757	18%	33%	49%	0.41	13.3%	90%	31%	54%
Gates Mills Village, Cuyahoga County	2,179	909	6%	12%	82%	0.53	2.1%	91%	37%	10%
Glenwillow Village, Cuyahoga County	1,010	321	13%	16%	71%	0.41	9.5%	92%	30%	41%
Highland Heights City, Cuyahoga County	8,337	3,110	3%	14%	83%	0.41	4.5%	97%	16%	64%
Highland Hills Village, Cuyahoga County	950	259	28%	34%	38%	0.49	12.3%	87%	33%	54%
Hunting Valley Village, Cuyahoga County	704	258	2%	9%	89%	0.53	5.4%	98%	33%	58%
Independence City, Cuyahoga County	7,144	2,736	5%	16%	79%	0.43	6.8%	99%	19%	14%
Lakewood City, Cuyahoga County	51,155	24,534	16%	31%	53%	0.45	7.0%	88%	24%	40%
Lyndhurst City, Cuyahoga County	13,792	6,052	5%	23%	72%	0.43	5.3%	95%	25%	43%
Maple Heights City, Cuyahoga County	22,792	9,486	21%	34%	45%	0.42	14.4%	90%	32%	52%
Mayfield Heights City, Cuyahoga County	18,918	9,290	10%	32%	58%	0.42	7.9%	91%	27%	39%
Mayfield Village, Cuyahoga County	3,421	1,461	3%	20%	77%	0.47	3.4%	97%	29%	20%
Middleburg Heights City, Cuyahoga County	15,790	6,747	6%	25%	69%	0.37	6.7%	95%	19%	45%
Moreland Hills Village, Cuyahoga County	3,305	1,283	3%	7%	90%	0.49	6.4%	98%	22%	21%
Newburgh Heights Village, Cuyahoga County	2,012	885	24%	38%	38%	0.42	15.8%	82%	27%	42%
North Olmsted City, Cuyahoga County	32,248	13,175	7%	22%	71%	0.38	6.6%	92%	23%	37%
North Randall Village, Cuyahoga County	998	472	25%	43%	32%	0.37	15.2%	87%	48%	48%
North Royalton City, Cuyahoga County	30,321	12,721	6%	24%	70%	0.43	5.4%	92%	23%	34%
Oakwood Village, Cuyahoga County	3,689	1,473	15%	24%	61%	0.44	9.3%	90%	28%	51%
Olmsted Falls City, Cuyahoga County	8,923	3,620	4%	21%	75%	0.37	5.8%	94%	22%	49%
Olmsted Township, Cuyahoga County	13,320	5,354	6%	20%	74%	0.38	4.8%	95%	28%	40%
Orange Village, Cuyahoga County	3,288	1,316	7%	10%	83%	0.49	3.4%	98%	28%	45%
Parma Heights City, Cuyahoga County	20,409	9,086	13%	33%	54%	0.41	8.0%	92%	28%	43%
Parma City, Cuyahoga County	80,380	33,393	11%	29%	60%	0.38	7.4%	91%	21%	43%
Pepper Pike City, Cuyahoga County	6,115	2,178	3%	7%	90%	0.51	3.3%	98%	28%	40%
Richmond Heights City, Cuyahoga County	10,485	4,910	12%	28%	60%	0.40	10.0%	92%	28%	45%

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Rocky River City, Cuyahoga County	20,187	8,958	5%	23%	72%	0.49	4.3%	95%	27%	38%
Seven Hills City, Cuyahoga County	11,716	4,872	5%	18%	77%	0.38	6.1%	97%	22%	39%
Shaker Heights City, Cuyahoga County	27,934	11,162	10%	19%	71%	0.54	5.4%	96%	24%	43%
Solon City, Cuyahoga County	23,114	8,261	4%	13%	83%	0.46	4.0%	97%	23%	43%
South Euclid City, Cuyahoga County	21,971	8,880	9%	23%	68%	0.37	7.6%	92%	28%	41%
Strongsville City, Cuyahoga County	44,649	17,438	4%	18%	78%	0.42	5.7%	96%	18%	38%
University Heights City, Cuyahoga County	13,331	4,596	14%	21%	65%	0.47	5.7%	94%	28%	57%
Valley View Village, Cuyahoga County	1,956	721	7%	16%	77%	0.40	6.8%	95%	22%	21%
Walton Hills Village, Cuyahoga County	2,288	914	5%	17%	78%	0.35	4.9%	95%	27%	0%
Warrensville Heights City, Cuyahoga County	13,336	5,982	18%	38%	44%	0.41	13.1%	91%	32%	47%
Westlake City, Cuyahoga County	32,469	13,766	6%	17%	77%	0.49	4.5%	96%	21%	35%
Woodmere Village, Cuyahoga County	925	404	24%	26%	50%	0.51	8.3%	96%	48%	50%
Adams Township, Darke County	3,405	1,270	8%	23%	69%	0.42	5.3%	91%	19%	44%
Allen Township, Darke County	1,183	407	8%	22%	70%	0.31	4.6%	91%	25%	48%
Brown Township, Darke County	2,137	802	19%	29%	52%	0.38	9.6%	88%	27%	50%
Butler Township, Darke County	1,889	633	8%	20%	72%	0.31	5.4%	88%	8%	62%
Franklin Township, Darke County	1,312	403	5%	28%	67%	0.31	2.6%	88%	21%	0%
Greenville Township, Darke County	17,417	7,950	14%	36%	50%	0.42	9.5%	91%	17%	46%
Harrison Township, Darke County	2,384	845	15%	20%	65%	0.38	5.6%	81%	23%	19%
Jackson Township, Darke County	2,844	1,117	24%	34%	42%	0.40	14.4%	90%	24%	39%
Liberty Township, Darke County	1,009	357	11%	18%	71%	0.32	0.0%	84%	27%	68%
Mississinawa Township, Darke County	430	190	12%	25%	63%	0.51	0.0%	94%	8%	0%
Monroe Township, Darke County	1,615	557	6%	16%	78%	0.33	12.5%	96%	19%	43%
Neave Township, Darke County	1,997	920	11%	33%	56%	0.36	11.9%	80%	34%	27%
Patterson Township, Darke County	1,390	449	1%	20%	79%	0.31	5.3%	92%	17%	8%
Richland Township, Darke County	847	245	15%	10%	75%	0.43	11.3%	93%	30%	59%
Twin Township, Darke County	4,013	1,530	12%	24%	64%	0.38	7.0%	96%	17%	48%
Van Buren Township, Darke County	1,529	613	2%	19%	79%	0.49	0.0%	90%	13%	21%
Wabash Township, Darke County	1,084	364	7%	19%	74%	0.45	1.3%	93%	24%	3%
Washington Township, Darke County	1,067	459	6%	29%	65%	0.34	6.9%	91%	11%	29%
Wayne Township, Darke County	4,450	1,566	7%	24%	69%	0.41	5.6%	95%	16%	27%
York Township, Darke County	354	188	24%	15%	61%	0.46	8.7%	93%	10%	0%
Adams Township, Defiance County	718	301	4%	23%	73%	0.31	10.1%	100%	22%	0%
Defiance Township, Defiance County	13,211	5,476	14%	26%	60%	0.40	11.3%	89%	16%	42%
Delaware Township, Defiance County	1,984	808	15%	24%	61%	0.36	8.0%	94%	22%	33%
Farmer Township, Defiance County	1,192	382	16%	21%	63%	0.43	10.2%	93%	27%	80%
Hicksville Township, Defiance County	4,920	2,006	10%	32%	58%	0.38	6.8%	85%	25%	34%
Highland Township, Defiance County	2,056	845	2%	22%	76%	0.33	7.9%	94%	22%	21%
Mark Township, Defiance County	1,012	355	3%	15%	82%	0.35	7.8%	96%	15%	N/A
Milford Township, Defiance County	1,067	345	8%	14%	78%	0.39	0.0%	86%	20%	0%
Noble Township, Defiance County	6,268	2,331	18%	16%	66%	0.41	6.0%	91%	18%	52%
Richland Township, Defiance County	2,791	1,205	10%	22%	68%	0.40	9.0%	86%	20%	36%
Tiffin Township, Defiance County	1,732	637	5%	16%	79%	0.40	7.4%	94%	13%	17%
Washington Township, Defiance County	1,718	588	7%	15%	78%	0.30	1.1%	91%	14%	7%
Ashley Village, Delaware County	1,186	447	15%	46%	39%	0.40	5.4%	88%	30%	27%
Berkshire Township, Delaware County	3,293	1,076	2%	15%	83%	0.31	3.7%	95%	17%	34%
Berlin Township, Delaware County	6,937	2,150	4%	13%	83%	0.37	1.6%	94%	22%	10%
Brown Township, Delaware County	2,048	699	6%	12%	82%	0.40	0.4%	90%	24%	24%
Columbus City Township, Delaware County	4,997	2,265	5%	31%	64%	0.37	2.3%	97%	15%	35%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

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Concord Township, Delaware County	9,844	3,303	2%	12%	86%	0.41	1.4%	98%	20%	37%
Delaware City Township, Delaware County	36,209	13,635	9%	39%	52%	0.42	3.2%	93%	22%	48%
Delaware Township, Delaware County	2,474	1,034	6%	24%	70%	0.37	3.2%	91%	37%	35%
Genoa Township, Delaware County	24,772	8,298	2%	11%	87%	0.39	3.2%	98%	25%	23%
Harlem Township, Delaware County	4,215	1,535	5%	27%	68%	0.40	5.8%	92%	29%	43%
Kingston Township, Delaware County	2,246	751	5%	13%	82%	0.38	1.5%	95%	21%	60%
Liberty Township, Delaware County	28,032	9,350	2%	12%	86%	0.41	3.9%	98%	22%	42%
Orange Township, Delaware County	28,117	9,545	4%	16%	80%	0.39	3.1%	95%	21%	41%
Oxford Township, Delaware County	906	294	17%	28%	55%	0.41	5.7%	87%	36%	11%
Porter Township, Delaware County	2,089	714	0%	25%	75%	0.35	5.8%	97%	33%	21%
Radnor Township, Delaware County	1,784	692	4%	37%	59%	0.42	3.9%	93%	21%	37%
Scioto Township, Delaware County	3,180	1,172	6%	26%	68%	0.39	3.3%	95%	28%	5%
Shawnee Hills Village, Delaware County	826	311	5%	16%	79%	0.39	2.5%	97%	16%	26%
Sunbury Village Township, Delaware County	4,771	1,713	5%	24%	71%	0.33	2.7%	97%	15%	48%
Thompson Township, Delaware County	657	257	0%	44%	56%	0.33	0.0%	95%	39%	0%
Trenton Township, Delaware County	2,071	750	3%	18%	79%	0.37	1.9%	92%	16%	13%
Troy Township, Delaware County	2,223	850	6%	30%	64%	0.37	5.4%	92%	21%	29%
Washington Township, Delaware County	4,232	1,528	1%	9%	90%	0.43	3.8%	98%	21%	0%
Westerville City Township, Delaware County	8,086	3,189	5%	14%	81%	0.40	4.0%	98%	22%	27%
Berlin Township, Erie County	3,667	1,457	12%	18%	70%	0.40	8.4%	95%	32%	23%
Florence Township, Erie County	2,632	1,098	7%	29%	64%	0.40	3.0%	94%	20%	73%
Groton Township, Erie County	1,344	553	0%	10%	90%	0.17	5.6%	94%	0%	0%
Huron Township, Erie County	10,674	4,477	11%	24%	65%	0.45	6.9%	92%	21%	32%
Margaretta Township, Erie County	5,923	2,323	6%	25%	69%	0.34	8.1%	89%	22%	27%
Milan Township, Erie County	3,557	1,238	3%	18%	79%	0.39	3.0%	96%	12%	10%
Oxford Township, Erie County	1,193	453	0%	13%	87%	0.35	0.0%	98%	19%	0%
Perkins Township, Erie County	11,963	4,694	5%	22%	73%	0.39	5.0%	93%	15%	33%
Sandusky City, Erie County	25,488	11,333	20%	38%	42%	0.48	10.4%	87%	25%	44%
Vermillion Township, Erie County	4,868	2,025	5%	25%	70%	0.40	7.5%	90%	20%	30%
Vermillion City, Erie County	4,668	2,027	7%	30%	63%	0.43	9.4%	89%	27%	32%
Amanda Township, Fairfield County	2,758	991	9%	28%	63%	0.33	1.9%	95%	20%	36%
Berne Township, Fairfield County	5,119	1,905	7%	33%	60%	0.37	9.3%	93%	21%	38%
Bloom Township, Fairfield County	8,698	3,081	2%	16%	82%	0.35	6.4%	95%	16%	27%
Clearcreek Township, Fairfield County	4,049	1,395	7%	40%	53%	0.42	6.3%	92%	21%	30%
Columbus City, Fairfield County	9,958	3,638	5%	34%	61%	0.34	5.8%	88%	24%	35%
Greenfield Township, Fairfield County	5,642	2,064	4%	23%	73%	0.35	10.0%	93%	16%	43%
Hocking Township, Fairfield County	4,999	1,261	4%	21%	75%	0.43	1.9%	97%	18%	17%
Lancaster City Township, Fairfield County	39,301	16,297	20%	39%	41%	0.46	9.6%	90%	21%	57%
Liberty Township, Fairfield County	8,012	2,837	9%	25%	66%	0.38	7.5%	95%	24%	41%
Madison Township, Fairfield County	1,712	618	9%	32%	59%	0.40	4.2%	90%	14%	59%
Pleasant Township, Fairfield County	6,135	2,316	8%	28%	64%	0.36	3.1%	93%	20%	47%
Richland Township, Fairfield County	2,184	720	4%	29%	67%	0.31	2.8%	89%	16%	24%
Rush Creek Township, Fairfield County	3,944	1,349	14%	25%	61%	0.36	9.5%	88%	18%	23%
Violet Township, Fairfield County	39,700	13,960	4%	16%	80%	0.36	5.4%	96%	20%	35%
Walnut Township, Fairfield County	6,901	2,600	10%	30%	60%	0.47	8.4%	90%	27%	37%
Concord Township, Fayette County	600	245	6%	39%	55%	0.40	20.9%	91%	41%	0%
Green Township, Fayette County	634	219	11%	22%	67%	0.40	6.7%	98%	13%	16%

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Jasper Township, Fayette County	725	307	28%	30%	42%	0.37	7.6%	95%	27%	70%
Jefferson Township, Fayette County	2,607	1,079	15%	29%	56%	0.39	5.7%	89%	20%	36%
Madison Township, Fayette County	1,084	438	4%	22%	74%	0.34	0.0%	96%	24%	0%
Marion Township, Fayette County	762	265	22%	14%	64%	0.42	3.0%	77%	20%	45%
Paint Township, Fayette County	1,964	726	26%	30%	44%	0.46	14.2%	83%	22%	49%
Perry Township, Fayette County	1,302	455	0%	30%	70%	0.33	16.6%	96%	25%	100%
Union Township, Fayette County	3,706	1,518	16%	28%	56%	0.43	5.2%	88%	18%	59%
Washington Court House City, Fayette County	14,057	5,880	20%	39%	41%	0.44	8.4%	86%	25%	47%
Wayne Township, Fayette County	1,328	457	15%	16%	69%	0.37	18.2%	93%	24%	26%
Bexley City, Franklin County	13,442	4,534	9%	11%	80%	0.48	4.8%	97%	20%	44%
Blendon Township, Franklin County	9,271	3,459	7%	24%	69%	0.38	4.8%	92%	26%	36%
Brown Township, Franklin County	2,003	740	13%	13%	74%	0.45	4.8%	93%	33%	0%
Clinton Township, Franklin County	4,082	1,743	31%	34%	35%	0.47	9.5%	80%	26%	63%
Columbus City, Franklin County	807,054	327,702	19%	28%	53%	0.45	7.8%	86%	25%	45%
Dublin City, Franklin County	36,950	13,173	3%	6%	91%	0.42	4.1%	97%	21%	20%
Franklin Township, Franklin County	10,233	3,484	19%	34%	47%	0.39	10.8%	75%	29%	50%
Grandview Heights City, Franklin County	7,014	2,845	4%	11%	85%	0.42	2.3%	95%	17%	23%
Hamilton Township, Franklin County	8,420	3,287	17%	32%	51%	0.40	11.0%	91%	30%	36%
Jackson Township, Franklin County	42,902	16,379	9%	20%	71%	0.39	4.1%	92%	17%	43%
Jefferson Township, Franklin County	11,102	3,496	2%	9%	89%	0.43	1.9%	97%	17%	27%
Madison Township, Franklin County	24,534	9,202	7%	23%	70%	0.37	5.5%	90%	29%	35%
Marble Cliff Village, Franklin County	640	296	3%	17%	80%	0.50	4.6%	97%	26%	32%
Mifflin Township, Franklin County	36,670	13,960	7%	18%	75%	0.43	6.2%	94%	22%	47%
Norwich Township, Franklin County	34,758	12,532	5%	14%	81%	0.40	3.6%	94%	20%	36%
Perry Township, Franklin County	3,715	1,364	1%	8%	91%	0.33	1.4%	98%	18%	0%
Plain Township, Franklin County	10,802	3,424	5%	5%	90%	0.46	6.0%	97%	20%	37%
Pleasant Township, Franklin County	6,836	2,482	11%	20%	69%	0.43	10.5%	90%	28%	32%
Prairie Township, Franklin County	17,051	6,368	10%	25%	65%	0.42	6.4%	88%	19%	55%
Sharon Township, Franklin County	16,447	6,797	4%	16%	80%	0.43	3.3%	96%	18%	38%
Truro Township, Franklin County	27,528	10,974	13%	28%	59%	0.42	7.4%	88%	24%	46%
Upper Arlington City, Franklin County	34,465	13,473	5%	11%	84%	0.47	4.4%	97%	24%	33%
Washington Township, Franklin County	1,867	912	4%	17%	79%	0.39	0.0%	96%	21%	61%
Westerville City, Franklin County	29,454	11,023	8%	15%	77%	0.40	4.0%	95%	17%	44%
Whitehall City, Franklin County	18,521	7,297	22%	35%	43%	0.42	11.2%	80%	19%	49%
Amboy Township, Fulton County	2,153	739	3%	25%	72%	0.32	9.4%	97%	19%	8%
Chesterfield Township, Fulton County	981	381	11%	21%	68%	0.35	10.4%	89%	24%	23%
Clinton Township, Fulton County	9,519	3,589	13%	24%	63%	0.42	6.5%	94%	14%	38%
Dover Township, Fulton County	1,449	583	10%	28%	62%	0.52	3.4%	95%	18%	61%
Franklin Township, Fulton County	681	281	14%	24%	62%	0.39	1.0%	98%	32%	15%
Fulton Township, Fulton County	3,170	1,259	11%	21%	68%	0.38	8.9%	95%	26%	55%
German Township, Fulton County	6,408	2,269	12%	20%	68%	0.47	5.2%	94%	16%	39%
Gorham Township, Fulton County	2,120	910	17%	35%	48%	0.39	9.2%	92%	26%	33%
Pike Township, Fulton County	1,818	715	2%	27%	71%	0.34	5.7%	97%	29%	19%
Royalton Township, Fulton County	1,515	604	3%	31%	66%	0.47	7.4%	94%	16%	33%
Swan Creek Township, Fulton County	8,533	3,321	9%	24%	67%	0.38	7.0%	95%	21%	41%
York Township, Fulton County	4,138	1,578	10%	24%	66%	0.42	5.6%	94%	22%	37%
Addison Township, Gallia County	1,663	773	9%	40%	51%	0.41	4.7%	90%	14%	9%
Cheshire Township, Gallia County	1,313	517	19%	33%	48%	0.41	2.0%	91%	15%	26%
Clay Township, Gallia County	2,099	769	7%	21%	72%	0.38	6.4%	87%	9%	8%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Gallipolis Township, Gallia County	5,001	2,021	26%	34%	40%	0.52	10.0%	92%	25%	44%
Green Township, Gallia County	5,552	2,104	21%	29%	50%	0.52	4.8%	87%	17%	29%
Greenfield Township, Gallia County	355	157	36%	19%	45%	0.50	8.9%	75%	35%	0%
Guyan Township, Gallia County	1,056	392	18%	32%	50%	0.40	7.1%	86%	20%	44%
Harrison Township, Gallia County	1,058	361	30%	28%	42%	0.44	6.7%	90%	26%	54%
Huntington Township, Gallia County	1,520	535	27%	24%	49%	0.36	9.8%	76%	16%	4%
Morgan Township, Gallia County	1,487	482	23%	27%	50%	0.51	3.7%	82%	35%	0%
Ohio Township, Gallia County	841	340	26%	27%	47%	0.47	9.0%	94%	25%	95%
Perry Township, Gallia County	1,750	592	39%	23%	38%	0.46	2.6%	65%	34%	4%
Raccoon Township, Gallia County	2,262	763	26%	25%	49%	0.49	14.0%	88%	21%	44%
Springfield Township, Gallia County	3,625	1,465	13%	32%	55%	0.42	8.6%	95%	26%	46%
Walnut Township, Gallia County	983	319	24%	33%	43%	0.43	10.7%	73%	27%	13%
Auburn Township, Geauga County	6,489	2,285	5%	11%	84%	0.36	6.2%	95%	24%	20%
Bainbridge Township, Geauga County	11,469	4,445	4%	12%	84%	0.47	5.0%	96%	21%	23%
Burton Township, Geauga County	4,446	1,675	11%	27%	62%	0.43	2.2%	77%	22%	34%
Chardon Township, Geauga County	4,616	1,770	4%	19%	77%	0.47	3.1%	97%	22%	16%
Chardon City, Geauga County	5,170	2,238	11%	24%	65%	0.42	5.2%	96%	18%	51%
Chester Township, Geauga County	10,324	4,148	5%	18%	77%	0.39	3.2%	96%	23%	51%
Claridon Township, Geauga County	3,191	1,199	12%	26%	62%	0.44	4.8%	89%	27%	45%
Hambden Township, Geauga County	4,659	1,702	7%	16%	77%	0.40	4.7%	94%	26%	0%
Huntsburg Township, Geauga County	3,674	996	4%	23%	73%	0.31	4.2%	56%	21%	17%
Middlefield Village, Geauga County	2,690	1,195	11%	37%	52%	0.40	6.2%	94%	31%	39%
Middlefield Township, Geauga County	4,500	1,210	18%	33%	49%	0.42	5.5%	58%	29%	46%
Montville Township, Geauga County	1,989	794	7%	19%	74%	0.35	3.6%	94%	28%	21%
Munson Township, Geauga County	6,656	2,419	4%	16%	80%	0.44	1.4%	97%	23%	48%
Newbury Township, Geauga County	5,569	2,171	9%	22%	69%	0.42	3.2%	95%	25%	42%
Parkman Township, Geauga County	4,161	1,048	12%	32%	56%	0.38	2.3%	59%	31%	8%
Russell Township, Geauga County	5,217	2,126	3%	14%	83%	0.50	4.3%	97%	24%	21%
South Russell Village, Geauga County	3,838	1,490	1%	13%	86%	0.47	5.0%	96%	28%	43%
Thompson Township, Geauga County	2,276	878	15%	23%	62%	0.45	5.8%	89%	26%	44%
Troy Township, Geauga County	2,807	937	8%	23%	69%	0.41	3.8%	70%	17%	35%
Bath Township, Greene County	40,194	16,433	23%	26%	51%	0.47	10.1%	90%	22%	48%
Beavercreek Township, Greene County	53,108	21,060	5%	15%	80%	0.39	4.7%	96%	15%	34%
Bellbrook City, Greene County	7,063	2,908	3%	15%	82%	0.35	4.8%	97%	21%	28%
Caesarscreek Township, Greene County	1,139	457	3%	11%	86%	0.31	4.5%	84%	23%	13%
Cedarville Township, Greene County	5,615	1,265	14%	18%	68%	0.42	8.0%	95%	16%	38%
Jefferson Township, Greene County	1,088	399	10%	27%	63%	0.37	6.7%	92%	25%	24%
Kettering City, Greene County	584	241	6%	6%	88%	0.40	4.3%	100%	10%	N/A
Miami Township, Greene County	5,027	2,304	13%	19%	68%	0.48	7.0%	91%	18%	45%
New Jasper Township, Greene County	2,609	1,059	7%	20%	73%	0.36	4.9%	95%	28%	79%
Ross Township, Greene County	835	290	3%	17%	80%	0.45	0.0%	84%	12%	36%
Silvercreek Township, Greene County	3,790	1,374	11%	23%	66%	0.44	10.2%	95%	21%	43%
Spring Valley Township, Greene County	2,604	1,052	10%	19%	71%	0.39	6.8%	93%	19%	46%
Sugarcreek Township, Greene County	8,185	2,868	8%	8%	84%	0.38	4.3%	96%	23%	46%
Xenia Township, Greene County	6,349	1,937	8%	19%	73%	0.37	14.8%	94%	20%	41%
Xenia City, Greene County	26,002	10,535	23%	29%	48%	0.46	10.6%	90%	23%	51%
Adams Township, Guernsey County	1,779	647	10%	16%	74%	0.40	9.2%	95%	23%	0%

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Cambridge Township, Guernsey County	14,418	5,979	23%	31%	46%	0.47	10.6%	91%	18%	56%
Center Township, Guernsey County	1,781	734	11%	19%	70%	0.48	10.5%	89%	20%	5%
Jackson Township, Guernsey County	5,148	1,980	25%	26%	49%	0.44	15.3%	90%	16%	48%
Knox Township, Guernsey County	410	213	0%	48%	52%	0.43	7.9%	93%	15%	100%
Liberty Township, Guernsey County	843	379	17%	15%	68%	0.36	11.8%	87%	12%	58%
Londonderry Township, Guernsey County	1,062	353	17%	28%	55%	0.37	3.2%	84%	11%	100%
Madison Township, Guernsey County	964	357	26%	14%	60%	0.42	1.9%	80%	23%	41%
Millwood Township, Guernsey County	1,254	492	16%	23%	61%	0.36	20.5%	76%	16%	11%
Monroe Township, Guernsey County	870	309	13%	33%	54%	0.36	12.2%	88%	18%	47%
Oxford Township, Guernsey County	656	276	7%	25%	68%	0.41	2.0%	74%	5%	20%
Richland Township, Guernsey County	1,699	704	9%	22%	69%	0.36	7.2%	92%	20%	61%
Spencer Township, Guernsey County	1,067	393	8%	11%	81%	0.34	9.6%	93%	20%	25%
Valley Township, Guernsey County	2,060	807	14%	27%	59%	0.38	18.9%	82%	12%	29%
Washington Township, Guernsey County	539	137	21%	4%	75%	0.31	24.0%	94%	27%	0%
Westland Township, Guernsey County	2,469	863	12%	8%	80%	0.37	11.4%	89%	15%	13%
Wheeling Township, Guernsey County	965	343	25%	26%	49%	0.42	25.1%	88%	11%	48%
Wills Township, Guernsey County	1,591	566	10%	9%	81%	0.35	8.9%	92%	17%	20%
Amberley Village, Hamilton County	3,590	1,287	3%	8%	89%	0.49	3.3%	96%	26%	13%
Anderson Township, Hamilton County	43,611	15,842	8%	12%	80%	0.44	5.3%	95%	20%	43%
Arlington Heights Village, Hamilton County	947	373	13%	45%	42%	0.40	11.9%	87%	28%	39%
Blue Ash City, Hamilton County	12,102	5,134	7%	18%	75%	0.48	4.9%	95%	22%	42%
Cheviot City, Hamilton County	8,327	3,880	18%	38%	44%	0.40	11.5%	91%	24%	56%
Cincinnati City, Hamilton County	297,397	133,039	28%	30%	42%	0.55	12.5%	88%	27%	49%
Colerain Township, Hamilton County	58,672	22,193	11%	25%	64%	0.43	7.2%	90%	23%	50%
Columbia Township, Hamilton County	4,540	1,940	14%	21%	65%	0.46	1.4%	88%	18%	46%
Crosby Township, Hamilton County	2,749	1,107	5%	25%	70%	0.35	4.9%	97%	25%	69%
Deer Park City, Hamilton County	5,701	2,581	8%	38%	54%	0.44	4.9%	93%	28%	53%
Delhi Township, Hamilton County	29,541	10,257	8%	19%	73%	0.40	7.1%	92%	21%	29%
Elmwood Place Village, Hamilton County	1,951	774	29%	32%	39%	0.54	29.3%	83%	29%	51%
Evendale Village, Hamilton County	2,762	1,062	2%	9%	89%	0.39	2.6%	98%	15%	15%
Fairfax Village, Hamilton County	1,633	663	7%	24%	69%	0.35	5.0%	92%	27%	36%
Forest Park City, Hamilton County	18,667	7,327	13%	27%	60%	0.38	7.5%	87%	32%	41%
Glendale Village, Hamilton County	2,128	903	4%	20%	76%	0.50	3.9%	97%	26%	41%
Golf Manor Village, Hamilton County	3,608	1,520	22%	33%	45%	0.43	3.7%	92%	39%	40%
Green Township, Hamilton County	58,531	22,813	6%	17%	77%	0.40	4.6%	96%	21%	40%
Greenhills Village, Hamilton County	3,590	1,394	7%	29%	64%	0.40	5.8%	88%	26%	46%
Harrison Township, Hamilton County	14,291	5,445	7%	24%	69%	0.37	5.6%	95%	21%	49%
Lincoln Heights Village, Hamilton County	3,365	1,462	41%	41%	18%	0.51	31.4%	81%	36%	62%
Lockland Village, Hamilton County	3,426	1,443	29%	32%	39%	0.46	11.2%	82%	31%	53%
Loveland City, Hamilton County	9,553	3,696	11%	13%	76%	0.46	2.1%	93%	19%	55%
Madeira City, Hamilton County	8,858	3,325	4%	15%	81%	0.41	3.2%	95%	23%	21%
Mariemont Village, Hamilton County	3,397	1,381	2%	16%	82%	0.46	4.4%	96%	15%	32%
Miami Township, Hamilton County	15,835	5,704	8%	19%	73%	0.39	7.2%	94%	21%	31%
Montgomery City, Hamilton County	10,363	3,833	5%	11%	84%	0.46	3.9%	98%	21%	60%
Mount Healthy City, Hamilton County	6,071	2,891	23%	40%	37%	0.43	9.9%	92%	31%	47%
Newtown Village, Hamilton County	2,668	1,088	6%	20%	74%	0.46	6.3%	88%	24%	39%
North College Hill City, Hamilton County	9,361	4,158	14%	38%	48%	0.38	10.4%	86%	26%	51%
Norwood City, Hamilton County	19,316	8,615	21%	33%	46%	0.45	8.0%	86%	20%	48%
Reading City, Hamilton County	10,349	4,357	16%	34%	50%	0.45	9.0%	89%	19%	49%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Sharonville City, Hamilton County	11,216	5,169	14%	27%	59%	0.43	6.6%	88%	23%	46%
Silverton Village, Hamilton County	4,769	2,398	15%	35%	50%	0.43	7.7%	91%	35%	47%
Springdale City, Hamilton County	11,194	4,122	17%	24%	59%	0.42	6.7%	83%	21%	51%
Springfield Township, Hamilton County	36,409	13,920	15%	25%	60%	0.44	10.5%	92%	26%	63%
St. Bernard Village, Hamilton County	4,358	1,695	15%	29%	56%	0.39	9.5%	91%	20%	32%
Sycamore Township, Hamilton County	19,256	7,852	10%	19%	71%	0.48	5.8%	92%	21%	52%
Symmes Township, Hamilton County	14,749	5,554	5%	15%	80%	0.46	5.3%	96%	21%	35%
Terrace Park Village, Hamilton County	2,330	754	3%	7%	90%	0.44	4.0%	96%	34%	33%
The Village Of Indian Hill City, Hamilton County	5,793	2,041	1%	5%	94%	0.49	0.7%	99%	32%	8%
Whitewater Township, Hamilton County	5,492	2,200	12%	29%	59%	0.40	7.6%	86%	25%	35%
Woodlawn Village, Hamilton County	3,284	1,398	8%	31%	61%	0.32	10.4%	93%	37%	35%
Wyoming City, Hamilton County	8,407	3,037	3%	12%	85%	0.42	3.2%	97%	20%	34%
Allen Township, Hancock County	2,591	892	6%	18%	76%	0.39	2.0%	98%	21%	33%
Amanda Township, Hancock County	869	298	5%	18%	77%	0.33	2.6%	94%	14%	6%
Arlington Village, Hancock County	1,471	577	12%	26%	62%	0.40	2.9%	94%	24%	31%
Biglick Township, Hancock County	966	379	2%	8%	90%	0.36	6.3%	90%	22%	27%
Blanchard Township, Hancock County	1,320	461	8%	16%	76%	0.34	4.5%	89%	18%	18%
Cass Township, Hancock County	869	388	0%	20%	80%	0.50	4.4%	100%	32%	0%
Delaware Township, Hancock County	1,070	408	12%	15%	73%	0.31	14.6%	89%	18%	38%
Eagle Township, Hancock County	942	421	4%	19%	77%	0.34	5.2%	95%	26%	0%
Findlay City, Hancock County	41,278	17,552	17%	22%	61%	0.44	8.7%	90%	19%	43%
Jackson Township, Hancock County	991	426	9%	12%	79%	0.40	0.0%	94%	11%	0%
Liberty Township, Hancock County	6,897	2,835	12%	19%	69%	0.43	4.2%	94%	21%	18%
Madison Township, Hancock County	1,536	503	3%	12%	85%	0.31	7.2%	93%	13%	24%
Marion Township, Hancock County	2,875	1,149	0%	18%	82%	0.40	4.1%	100%	12%	73%
Orange Township, Hancock County	1,344	495	7%	24%	69%	0.46	12.0%	88%	15%	21%
Pleasant Township, Hancock County	2,238	928	10%	22%	68%	0.33	5.2%	94%	17%	32%
Portage Township, Hancock County	959	343	0%	0%	100%	0.29	2.0%	96%	15%	0%
Union Township, Hancock County	1,772	715	5%	22%	73%	0.34	5.2%	92%	15%	18%
Van Buren Township, Hancock County	1,015	339	2%	15%	83%	0.33	2.6%	95%	3%	13%
Washington Township, Hancock County	4,425	1,974	11%	27%	62%	0.37	4.1%	91%	16%	37%
Blanchard Township, Hardin County	1,553	613	18%	23%	59%	0.37	8.6%	93%	23%	22%
Buck Township, Hardin County	2,120	815	14%	37%	49%	0.35	7.8%	74%	18%	27%
Cessna Township, Hardin County	753	239	20%	5%	75%	0.43	4.1%	98%	28%	32%
Dudley Township, Hardin County	2,043	466	28%	8%	64%	0.39	8.3%	65%	33%	31%
Goshen Township, Hardin County	517	228	6%	34%	60%	0.46	6.2%	75%	21%	0%
Hale Township, Hardin County	1,194	464	10%	27%	63%	0.37	8.3%	90%	22%	51%
Jackson Township, Hardin County	2,385	888	11%	28%	61%	0.52	11.3%	93%	18%	33%
Liberty Township, Hardin County	7,536	2,330	16%	26%	58%	0.38	8.7%	94%	14%	52%
Lynn Township, Hardin County	521	200	18%	14%	68%	0.47	0.0%	96%	23%	100%
Marion Township, Hardin County	2,267	872	18%	36%	46%	0.37	7.3%	92%	24%	31%
Mcdonald Township, Hardin County	708	323	12%	24%	64%	0.41	0.0%	91%	26%	0%
Pleasant Township, Hardin County	8,309	3,344	18%	32%	50%	0.42	14.3%	87%	15%	44%
Roundhead Township, Hardin County	677	284	16%	39%	45%	0.41	11.9%	91%	31%	40%
Taylor Creek Township, Hardin County	460	180	16%	7%	77%	0.33	1.1%	93%	20%	100%
Washington Township, Hardin County	693	294	8%	30%	62%	0.35	1.9%	98%	19%	27%
Archer Township, Harrison County	217	106	0%	18%	82%	0.25	0.0%	92%	0%	N/A

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Athens Township, Harrison County	444	181	1%	55%	44%	0.31	3.7%	91%	9%	70%
Cadiz Township, Harrison County	3,633	1,366	16%	31%	53%	0.44	7.2%	92%	14%	41%
Franklin Township, Harrison County	706	300	13%	27%	60%	0.42	3.3%	99%	8%	29%
Freeport Township, Harrison County	627	300	11%	45%	44%	0.39	3.8%	88%	8%	19%
German Township, Harrison County	886	331	31%	19%	50%	0.39	7.8%	95%	35%	58%
Green Township, Harrison County	2,012	793	15%	26%	59%	0.41	6.8%	94%	26%	24%
Monroe Township, Harrison County	1,012	421	16%	35%	49%	0.40	9.7%	92%	25%	49%
Moorefield Township, Harrison County	415	175	5%	30%	65%	0.33	5.1%	99%	14%	17%
North Township, Harrison County	1,489	663	21%	24%	55%	0.46	4.2%	87%	24%	29%
Nottingham Township, Harrison County	291	134	10%	43%	47%	0.31	0.0%	74%	31%	32%
Rumley Township, Harrison County	1,710	598	23%	25%	52%	0.36	2.8%	83%	24%	19%
Short Creek Township, Harrison County	1,198	542	11%	32%	57%	0.40	5.2%	82%	12%	68%
Stock Township, Harrison County	451	159	4%	28%	68%	0.62	0.0%	95%	5%	100%
Washington Township, Harrison County	542	202	11%	43%	46%	0.36	12.8%	73%	15%	0%
Bartlow Township, Henry County	2,455	896	12%	28%	60%	0.39	12.1%	92%	23%	41%
Damascus Township, Henry County	1,574	674	5%	30%	65%	0.36	10.2%	92%	20%	12%
Flatrock Township, Henry County	1,342	446	4%	22%	74%	0.30	3.3%	97%	21%	31%
Freedom Township, Henry County	738	297	0%	36%	64%	0.29	3.9%	99%	17%	0%
Harrison Township, Henry County	1,501	567	5%	15%	80%	0.34	5.6%	96%	20%	47%
Liberty Township, Henry County	2,556	985	7%	27%	66%	0.36	7.0%	93%	15%	22%
Marion Township, Henry County	1,186	471	8%	23%	69%	0.33	9.5%	94%	14%	27%
Monroe Township, Henry County	1,154	403	12%	22%	66%	0.37	6.2%	93%	24%	50%
Napoleon Township, Henry County	9,698	3,993	14%	26%	60%	0.42	6.6%	90%	20%	40%
Pleasant Township, Henry County	2,028	811	9%	29%	62%	0.34	7.4%	90%	23%	32%
Richfield Township, Henry County	594	216	10%	11%	79%	0.39	2.6%	100%	11%	58%
Ridgeville Township, Henry County	1,161	455	0%	34%	66%	0.33	0.0%	97%	27%	19%
Washington Township, Henry County	2,028	744	9%	25%	66%	0.40	6.1%	95%	24%	57%
Brushcreek Township, Highland County	998	490	10%	31%	59%	0.43	1.9%	86%	26%	55%
Clay Township, Highland County	1,254	541	10%	28%	62%	0.51	10.4%	85%	21%	46%
Concord Township, Highland County	1,393	541	14%	37%	49%	0.42	20.6%	72%	27%	48%
Dodson Township, Highland County	2,585	896	13%	32%	55%	0.37	8.7%	90%	18%	61%
Fairfield Township, Highland County	3,725	1,353	18%	27%	55%	0.43	11.4%	89%	33%	37%
Hamer Township, Highland County	714	294	27%	17%	56%	0.40	0.0%	100%	26%	100%
Jackson Township, Highland County	923	331	25%	26%	49%	0.39	4.3%	96%	10%	82%
Liberty Township, Highland County	10,154	4,193	21%	33%	46%	0.43	11.6%	87%	27%	40%
Madison Township, Highland County	6,673	2,668	29%	33%	38%	0.47	14.1%	90%	27%	53%
Marshall Township, Highland County	1,357	488	14%	26%	60%	0.40	7.8%	78%	26%	44%
New Market Township, Highland County	1,972	712	11%	29%	60%	0.36	5.2%	84%	18%	57%
Paint Township, Highland County	4,499	1,601	20%	23%	57%	0.39	14.7%	85%	28%	42%
Penn Township, Highland County	1,237	568	4%	23%	73%	0.34	13.8%	77%	18%	27%
Salem Township, Highland County	594	246	9%	28%	63%	0.32	18.6%	82%	28%	0%
Union Township, Highland County	2,461	771	17%	12%	71%	0.33	11.8%	86%	21%	85%
Washington Township, Highland County	1,215	504	10%	23%	67%	0.36	10.8%	99%	24%	71%
Whiteoak Township, Highland County	1,416	499	9%	38%	53%	0.41	9.1%	86%	25%	60%
Benton Township, Hocking County	773	313	9%	29%	62%	0.34	5.5%	100%	29%	22%
Falls Township, Hocking County	11,647	4,763	18%	37%	45%	0.43	8.8%	88%	23%	39%
Good Hope Township, Hocking County	1,312	537	19%	14%	67%	0.40	11.5%	85%	26%	0%
Green Township, Hocking County	3,227	1,236	24%	32%	44%	0.44	14.4%	90%	33%	71%
Laurel Township, Hocking County	1,485	559	4%	17%	79%	0.32	2.6%	86%	14%	0%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

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Marion Township, Hocking County	2,381	983	13%	25%	62%	0.40	4.6%	80%	14%	60%
Perry Township, Hocking County	2,535	919	17%	28%	55%	0.39	9.8%	92%	17%	44%
Salt Creek Township, Hocking County	681	372	18%	43%	39%	0.32	23.8%	84%	28%	50%
Starr Township, Hocking County	1,841	671	15%	27%	58%	0.44	13.1%	88%	21%	16%
Ward Township, Hocking County	1,746	533	9%	38%	53%	0.34	11.5%	91%	12%	26%
Washington Township, Hocking County	1,286	501	18%	27%	55%	0.41	10.8%	91%	21%	8%
Berlin Township, Holmes County	4,368	1,259	8%	36%	56%	0.36	0.0%	64%	15%	17%
Clark Township, Holmes County	4,187	856	15%	44%	41%	0.48	2.4%	25%	19%	35%
Hardy Township, Holmes County	5,772	1,913	16%	44%	40%	0.46	8.1%	71%	16%	33%
Killbuck Township, Holmes County	2,375	844	18%	42%	40%	0.34	6.8%	87%	21%	33%
Knox Township, Holmes County	1,079	453	19%	30%	51%	0.36	10.5%	95%	12%	59%
Mechanic Township, Holmes County	3,199	889	16%	33%	51%	0.38	8.1%	53%	25%	40%
Monroe Township, Holmes County	1,877	608	5%	39%	56%	0.37	1.9%	86%	20%	0%
Paint Township, Holmes County	4,240	992	10%	32%	58%	0.32	2.5%	52%	14%	10%
Prairie Township, Holmes County	3,206	1,052	4%	33%	63%	0.38	6.4%	56%	20%	22%
Richland Township, Holmes County	900	376	14%	44%	42%	0.42	3.7%	85%	23%	55%
Ripley Township, Holmes County	2,111	734	12%	21%	67%	0.40	7.0%	73%	12%	80%
Salt Creek Township, Holmes County	4,381	981	18%	31%	51%	0.40	1.4%	32%	17%	29%
Walnut Creek Township, Holmes County	3,918	1,047	6%	44%	50%	0.36	1.1%	43%	16%	7%
Washington Township, Holmes County	1,823	681	8%	43%	49%	0.34	2.0%	80%	23%	4%
Bellevue City, Huron County	3,613	1,451	9%	32%	59%	0.34	7.5%	89%	16%	37%
Bronson Township, Huron County	2,153	818	7%	17%	76%	0.39	3.6%	89%	27%	15%
Clarksfield Township, Huron County	1,298	493	9%	14%	77%	0.44	1.6%	88%	31%	16%
Fairfield Township, Huron County	1,316	456	4%	24%	72%	0.34	6.4%	89%	29%	23%
Fitchville Township, Huron County	833	384	9%	35%	56%	0.40	6.1%	93%	23%	39%
Greenfield Township, Huron County	1,181	526	8%	22%	70%	0.47	3.0%	88%	27%	71%
Greenwich Township, Huron County	1,476	406	11%	18%	71%	0.30	6.7%	74%	15%	0%
Greenwich Village, Huron County	1,296	559	14%	34%	52%	0.39	12.7%	92%	19%	35%
Hartland Township, Huron County	1,066	367	10%	23%	67%	0.38	10.6%	85%	41%	22%
Lyme Township, Huron County	690	288	0%	14%	86%	0.30	0.0%	94%	21%	0%
New Haven Township, Huron County	2,566	976	11%	26%	63%	0.37	4.7%	87%	19%	36%
New London Township, Huron County	3,204	1,110	18%	27%	55%	0.45	9.2%	90%	22%	39%
Norwalk Township, Huron County	3,530	1,332	6%	23%	71%	0.29	9.8%	96%	13%	34%
Norwalk City, Huron County	16,892	6,617	15%	30%	55%	0.44	8.0%	93%	21%	48%
Norwich Township, Huron County	1,176	414	8%	25%	67%	0.36	2.2%	97%	15%	73%
Peru Township, Huron County	1,237	497	8%	17%	75%	0.39	5.8%	100%	27%	44%
Richmond Township, Huron County	1,105	428	9%	29%	62%	0.38	3.8%	75%	19%	37%
Ridgefield Township, Huron County	2,344	938	6%	29%	65%	0.36	5.2%	93%	14%	36%
Ripley Township, Huron County	1,412	446	18%	9%	73%	0.34	7.2%	70%	19%	23%
Sherman Township, Huron County	405	167	4%	4%	92%	0.25	4.6%	87%	14%	0%
Townsend Township, Huron County	1,318	561	10%	24%	66%	0.35	2.1%	95%	28%	61%
Wakeman Township, Huron County	2,691	1,005	6%	25%	69%	0.37	6.4%	85%	24%	19%
Willard City, Huron County	6,135	2,288	23%	25%	52%	0.42	11.3%	92%	11%	41%
Bloomfield Township, Jackson County	1,023	329	9%	54%	37%	0.33	21.1%	80%	36%	85%
Coal Township, Jackson County	1,716	682	27%	25%	48%	0.41	8.5%	90%	28%	40%
Franklin Township, Jackson County	2,722	876	25%	15%	60%	0.43	6.9%	90%	20%	65%
Hamilton Township, Jackson County	544	205	8%	17%	75%	0.29	3.6%	92%	12%	35%

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Jackson Township, Jackson County	1,057	404	10%	30%	60%	0.31	0.0%	99%	29%	0%
Jackson City, Jackson County	6,324	2,882	26%	31%	43%	0.45	8.9%	93%	22%	44%
Jefferson Township, Jackson County	3,560	1,453	24%	30%	46%	0.43	14.3%	85%	27%	24%
Liberty Township, Jackson County	1,442	533	10%	40%	50%	0.42	4.0%	76%	31%	0%
Lick Township, Jackson County	2,638	1,097	17%	34%	49%	0.50	9.9%	92%	25%	72%
Madison Township, Jackson County	2,116	840	25%	26%	49%	0.35	24.0%	83%	10%	31%
Milton Township, Jackson County	1,249	405	17%	17%	66%	0.34	5.9%	97%	11%	49%
Scioto Township, Jackson County	2,090	662	37%	23%	40%	0.50	15.7%	88%	32%	61%
Washington Township, Jackson County	804	291	16%	18%	66%	0.45	4.5%	82%	20%	25%
Wellston City, Jackson County	5,569	2,322	23%	33%	44%	0.52	13.4%	89%	16%	36%
Brush Creek Township, Jefferson County	484	177	9%	7%	84%	0.49	7.5%	95%	15%	0%
Cross Creek Township, Jefferson County	8,136	3,413	10%	27%	63%	0.42	8.0%	95%	13%	42%
Island Creek Township, Jefferson County	10,269	4,230	14%	29%	57%	0.42	8.9%	91%	18%	43%
Knox Township, Jefferson County	4,530	1,958	26%	27%	47%	0.43	12.1%	89%	19%	35%
Mount Pleasant Township, Jefferson County	2,424	1,036	9%	33%	58%	0.37	4.3%	96%	15%	25%
Ross Township, Jefferson County	571	208	7%	23%	70%	0.45	0.0%	82%	18%	100%
Salem Township, Jefferson County	3,062	1,064	6%	26%	68%	0.37	9.8%	86%	12%	4%
Saline Township, Jefferson County	1,117	461	7%	34%	59%	0.36	7.9%	88%	16%	42%
Smithfield Township, Jefferson County	3,385	1,382	13%	32%	55%	0.40	7.3%	89%	23%	23%
Springfield Township, Jefferson County	2,629	1,008	13%	33%	54%	0.40	5.5%	88%	11%	35%
Steubenville Township, Jefferson County	4,213	1,822	15%	37%	48%	0.38	9.6%	87%	18%	39%
Steubenville City, Jefferson County	18,381	7,357	28%	27%	45%	0.53	10.1%	90%	16%	46%
Warren Township, Jefferson County	4,105	1,763	17%	32%	51%	0.44	9.4%	92%	17%	42%
Wayne Township, Jefferson County	1,986	898	5%	35%	60%	0.46	3.6%	95%	16%	3%
Wells Township, Jefferson County	2,761	1,181	14%	37%	49%	0.39	10.3%	89%	19%	22%
Berlin Township, Knox County	2,020	766	17%	24%	59%	0.44	9.1%	92%	19%	40%
Brown Township, Knox County	1,754	634	17%	32%	51%	0.36	10.9%	88%	37%	0%
Butler Township, Knox County	1,725	446	29%	30%	41%	0.42	5.5%	48%	23%	51%
Clay Township, Knox County	1,404	476	20%	18%	62%	0.36	3.2%	70%	37%	22%
Clinton Township, Knox County	2,798	1,112	18%	25%	57%	0.41	8.3%	92%	29%	37%
College Township, Knox County	2,778	577	9%	26%	65%	0.42	3.0%	96%	10%	18%
Fredericktown Village, Knox County	3,018	1,186	10%	37%	53%	0.44	6.3%	86%	16%	38%
Harrison Township, Knox County	478	212	0%	34%	66%	0.29	15.4%	83%	17%	23%
Hilliar Township, Knox County	3,869	1,268	13%	22%	65%	0.37	5.1%	92%	15%	47%
Howard Township, Knox County	5,689	2,326	6%	21%	73%	0.39	3.7%	98%	26%	34%
Jackson Township, Knox County	1,051	454	6%	50%	44%	0.39	5.3%	77%	23%	43%
Jefferson Township, Knox County	718	212	25%	42%	33%	0.31	0.0%	58%	13%	51%
Liberty Township, Knox County	1,515	613	8%	27%	65%	0.42	4.3%	86%	37%	16%
Middlebury Township, Knox County	1,199	327	5%	20%	75%	0.46	3.9%	58%	12%	0%
Milford Township, Knox County	1,685	629	10%	25%	65%	0.51	10.9%	92%	22%	54%
Miller Township, Knox County	902	359	3%	22%	75%	0.27	8.1%	87%	20%	0%
Monroe Township, Knox County	1,885	834	8%	33%	59%	0.35	3.5%	95%	24%	28%
Morgan Township, Knox County	1,230	322	0%	11%	89%	0.28	2.0%	95%	21%	0%
Morris Township, Knox County	2,060	641	8%	34%	58%	0.37	5.3%	95%	26%	60%
Mount Vernon City, Knox County	16,882	6,941	20%	38%	42%	0.45	9.2%	91%	20%	52%
Pike Township, Knox County	1,381	517	12%	26%	62%	0.31	3.2%	80%	29%	79%
Pleasant Township, Knox County	1,574	621	6%	28%	66%	0.41	7.2%	84%	20%	26%
Union Township, Knox County	2,602	993	18%	32%	50%	0.43	7.4%	82%	19%	35%
Wayne Township, Knox County	787	293	2%	6%	92%	0.24	1.8%	95%	4%	0%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

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Concord Township, Lake County	18,212	7,056	4%	13%	83%	0.44	4.3%	96%	20%	32%
Eastlake City, Lake County	18,380	7,831	9%	30%	61%	0.37	6.2%	91%	23%	43%
Kirtland Hills Village, Lake County	686	249	2%	11%	87%	0.49	3.6%	96%	29%	5%
Kirtland City, Lake County	6,836	2,504	5%	17%	78%	0.44	4.3%	97%	24%	31%
Lakeline Village, Lake County	271	112	10%	23%	67%	0.37	3.8%	88%	29%	47%
Leroy Township, Lake County	3,114	1,253	6%	18%	76%	0.36	3.1%	95%	22%	8%
Madison Township, Lake County	18,809	7,066	9%	28%	63%	0.39	7.4%	91%	27%	36%
Mentor City, Lake County	46,952	19,505	6%	19%	75%	0.38	4.5%	95%	18%	47%
Mentor-On-The-Lake City, Lake County	7,432	3,357	12%	30%	58%	0.39	8.2%	89%	22%	42%
Painesville City, Lake County	19,694	7,389	21%	35%	44%	0.43	7.7%	85%	19%	56%
Painesville Township, Lake County	20,385	8,187	10%	25%	65%	0.39	8.2%	90%	22%	46%
Perry Township, Lake County	8,961	3,273	5%	21%	74%	0.36	5.6%	92%	25%	37%
Timberlake Village, Lake County	704	301	9%	17%	74%	0.35	5.2%	93%	29%	36%
Waite Hill Village, Lake County	460	196	3%	10%	87%	0.51	2.5%	92%	33%	5%
Wickliffe City, Lake County	12,629	5,612	8%	32%	60%	0.39	6.2%	93%	19%	55%
Willoughby Hills City, Lake County	9,428	4,444	7%	26%	67%	0.44	5.7%	93%	22%	41%
Willoughby City, Lake County	22,433	10,555	9%	27%	64%	0.40	6.3%	92%	20%	43%
Willowick City, Lake County	14,051	5,925	8%	28%	64%	0.38	6.9%	93%	23%	37%
Aid Township, Lawrence County	1,174	319	14%	29%	57%	0.38	8.7%	90%	18%	92%
Decatur Township, Lawrence County	593	211	13%	30%	57%	0.45	7.6%	91%	25%	30%
Elizabeth Township, Lawrence County	2,927	1,017	28%	27%	45%	0.44	12.5%	90%	16%	39%
Fayette Township, Lawrence County	9,113	3,298	17%	22%	61%	0.41	7.5%	89%	15%	45%
Hamilton Township, Lawrence County	1,813	743	17%	23%	60%	0.40	12.0%	90%	15%	21%
Lawrence Township, Lawrence County	2,541	1,129	18%	18%	64%	0.44	12.3%	91%	19%	0%
Mason Township, Lawrence County	951	445	22%	13%	65%	0.34	9.3%	79%	17%	24%
Perry Township, Lawrence County	6,916	2,548	23%	30%	47%	0.46	11.4%	89%	24%	45%
Rome Township, Lawrence County	8,810	3,353	7%	24%	69%	0.44	7.7%	94%	21%	34%
Symmes Township, Lawrence County	538	179	12%	23%	65%	0.39	11.4%	85%	14%	0%
Union Township, Lawrence County	9,002	3,415	24%	23%	53%	0.46	3.3%	89%	27%	52%
Upper Township, Lawrence County	15,278	6,030	22%	28%	50%	0.43	7.9%	87%	18%	51%
Windsor Township, Lawrence County	1,978	780	10%	31%	59%	0.39	5.0%	96%	23%	13%
Bennington Township, Licking County	1,228	492	6%	13%	81%	0.37	6.9%	97%	13%	0%
Bowling Green Township, Licking County	1,542	633	2%	18%	80%	0.37	1.4%	93%	16%	0%
Burlington Township, Licking County	1,280	459	7%	14%	79%	0.41	2.0%	96%	14%	0%
Eden Township, Licking County	1,035	366	4%	34%	62%	0.29	13.7%	84%	34%	72%
Etna Township, Licking County	16,555	5,607	7%	13%	80%	0.33	6.2%	93%	19%	37%
Fallsbury Township, Licking County	1,034	425	17%	32%	51%	0.32	2.7%	66%	17%	33%
Franklin Township, Licking County	2,667	842	3%	18%	79%	0.38	8.8%	99%	23%	43%
Granville Township, Licking County	9,918	2,818	7%	11%	82%	0.39	2.3%	98%	22%	29%
Hanover Township, Licking County	2,875	1,180	17%	24%	59%	0.46	4.4%	91%	18%	29%
Harrison Township, Licking County	7,759	2,986	1%	17%	82%	0.31	5.9%	94%	19%	19%
Hartford Township, Licking County	1,360	575	2%	31%	67%	0.44	0.5%	94%	37%	6%
Heath City, Licking County	10,411	4,214	13%	35%	52%	0.42	7.8%	91%	23%	43%
Hopewell Township, Licking County	1,545	530	16%	16%	68%	0.31	19.0%	96%	24%	64%
Jersey Township, Licking County	2,809	1,114	11%	14%	75%	0.37	8.7%	96%	23%	54%
Liberty Township, Licking County	2,667	962	0%	10%	90%	0.33	6.6%	92%	15%	0%
Licking Township, Licking County	4,732	1,858	4%	22%	74%	0.47	5.9%	89%	21%	20%

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Madison Township, Licking County	3,258	1,194	12%	25%	63%	0.42	12.1%	92%	23%	46%
Mary Ann Township, Licking County	2,816	835	9%	38%	53%	0.31	4.7%	87%	28%	64%
McKean Township, Licking County	1,416	592	4%	28%	68%	0.35	8.5%	87%	32%	100%
Monroe Township, Licking County	7,189	2,608	6%	26%	68%	0.36	6.7%	94%	17%	32%
Newark Township, Licking County	1,753	777	6%	25%	69%	0.30	3.6%	98%	16%	73%
Newark City, Licking County	47,829	19,740	21%	34%	45%	0.47	9.7%	88%	21%	55%
Newton Township, Licking County	3,292	1,371	6%	26%	68%	0.45	2.8%	94%	22%	34%
Pataskala City, Licking County	15,120	5,576	7%	24%	69%	0.38	4.2%	90%	19%	31%
Perry Township, Licking County	1,508	584	7%	30%	63%	0.28	4.5%	87%	5%	0%
Reynoldsburg City Township, Licking County	585	213	0%	15%	85%	0.31	4.1%	88%	31%	N/A
St. Albans Township, Licking County	2,471	1,016	4%	12%	84%	0.31	8.8%	95%	17%	6%
Union Township, Licking County	8,901	3,474	13%	34%	53%	0.47	8.9%	91%	22%	52%
Washington Township, Licking County	3,138	1,189	14%	36%	50%	0.43	12.0%	82%	18%	53%
Bokescreek Township, Logan County	1,161	481	10%	16%	74%	0.33	7.9%	93%	18%	18%
Harrison Township, Logan County	1,817	717	15%	18%	67%	0.39	13.9%	85%	15%	43%
Jefferson Township, Logan County	2,916	1,164	2%	15%	83%	0.42	4.9%	97%	20%	20%
Lake Township, Logan County	12,367	5,070	19%	24%	57%	0.44	8.8%	90%	19%	39%
Liberty Township, Logan County	3,405	1,272	10%	17%	73%	0.38	4.7%	91%	14%	30%
McArthur Township, Logan County	2,291	842	8%	13%	79%	0.34	5.1%	91%	15%	44%
Miami Township, Logan County	2,506	941	14%	28%	58%	0.39	9.7%	88%	20%	42%
Monroe Township, Logan County	1,713	639	2%	19%	79%	0.41	4.9%	98%	21%	40%
Perry Township, Logan County	857	464	8%	29%	63%	0.31	0.0%	90%	30%	0%
Pleasant Township, Logan County	1,608	575	20%	25%	55%	0.42	12.6%	72%	25%	63%
Richland Township, Logan County	2,468	1,010	8%	19%	73%	0.34	6.1%	82%	20%	33%
Rushcreek Township, Logan County	2,505	905	12%	7%	81%	0.37	9.5%	86%	25%	28%
Stokes Township, Logan County	4,572	2,366	11%	38%	51%	0.44	9.3%	87%	16%	45%
Union Township, Logan County	579	262	5%	18%	77%	0.38	2.1%	91%	22%	0%
Washington Township, Logan County	3,576	1,444	20%	28%	52%	0.49	8.8%	75%	27%	45%
Zane Township, Logan County	1,021	434	0%	10%	90%	0.43	0.0%	97%	7%	100%
Amherst Township, Lorain County	6,795	2,800	8%	30%	62%	0.37	8.1%	95%	25%	43%
Amherst City, Lorain County	12,114	4,733	7%	24%	69%	0.38	6.4%	95%	17%	46%
Avon Lake City, Lorain County	23,052	8,962	4%	17%	79%	0.43	3.4%	97%	16%	47%
Avon City, Lorain County	22,046	7,955	5%	16%	79%	0.45	6.4%	97%	17%	48%
Brighton Township, Lorain County	976	314	3%	14%	83%	0.31	8.9%	83%	32%	40%
Brownhelm Township, Lorain County	7,617	3,108	15%	21%	64%	0.42	8.4%	91%	22%	59%
Camden Township, Lorain County	1,834	698	12%	22%	66%	0.34	5.1%	94%	27%	18%
Carlisle Township, Lorain County	7,461	3,189	8%	23%	69%	0.38	5.1%	95%	19%	29%
Columbia Township, Lorain County	7,106	2,570	8%	16%	76%	0.38	8.9%	94%	21%	48%
Eaton Township, Lorain County	5,779	2,230	8%	23%	69%	0.35	8.0%	91%	22%	49%
Elyria Township, Lorain County	3,228	1,382	10%	28%	62%	0.35	10.7%	93%	23%	24%
Elyria City, Lorain County	54,050	22,551	20%	32%	48%	0.42	10.8%	90%	22%	50%
Grafton Village, Lorain County	6,090	822	7%	31%	62%	0.35	11.1%	93%	20%	48%
Grafton Township, Lorain County	2,832	990	1%	10%	89%	0.35	2.8%	89%	21%	6%
Henrietta Township, Lorain County	1,882	727	6%	23%	71%	0.36	7.1%	90%	28%	33%
Huntington Township, Lorain County	1,317	466	0%	21%	79%	0.35	2.9%	91%	20%	0%
Lagrange Township, Lorain County	6,162	2,318	7%	27%	66%	0.35	4.2%	92%	21%	34%
Lorain City, Lorain County	63,778	25,218	24%	34%	42%	0.44	14.4%	88%	21%	53%
New Russia Township, Lorain County	2,506	867	6%	19%	75%	0.32	9.2%	93%	30%	62%
North Ridgeville City, Lorain County	31,240	12,195	6%	21%	73%	0.37	6.9%	94%	22%	40%

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Oberlin City, Lorain County	8,356	2,512	18%	20%	62%	0.45	8.4%	94%	20%	37%
Penfield Township, Lorain County	1,808	619	0%	10%	90%	0.26	5.3%	94%	17%	10%
Pittsfield Township, Lorain County	1,372	558	9%	18%	73%	0.43	3.2%	95%	26%	31%
Rochester Township, Lorain County	750	305	5%	43%	52%	0.31	5.0%	96%	22%	45%
Sheffield Lake City, Lorain County	9,063	3,741	10%	30%	60%	0.36	6.2%	90%	28%	47%
Sheffield Township, Lorain County	3,699	1,577	22%	44%	34%	0.43	12.3%	90%	23%	55%
Sheffield Village, Lorain County	4,004	1,591	3%	24%	73%	0.37	4.0%	94%	25%	33%
Wellington Township, Lorain County	6,235	2,300	10%	31%	59%	0.40	8.8%	93%	19%	33%
Harding Township, Lucas County	517	214	1%	21%	78%	0.40	0.0%	95%	26%	0%
Jerusalem Township, Lucas County	3,095	1,335	9%	14%	77%	0.39	7.9%	92%	26%	8%
Maumee City, Lucas County	14,083	5,876	10%	21%	69%	0.43	4.3%	94%	19%	37%
Monclova Township, Lucas County	12,357	4,585	3%	11%	86%	0.42	4.4%	97%	19%	37%
Oregon City, Lucas County	20,207	8,264	10%	24%	66%	0.42	7.8%	92%	18%	37%
Ottawa Hills Village, Lucas County	4,487	1,652	5%	8%	87%	0.50	3.5%	97%	24%	39%
Providence Township, Lucas County	3,338	1,213	6%	12%	82%	0.45	7.9%	95%	29%	0%
Richfield Township, Lucas County	1,623	638	7%	12%	81%	0.41	6.3%	96%	22%	36%
Spencer Township, Lucas County	2,022	735	22%	23%	55%	0.52	12.0%	94%	31%	50%
Springfield Township, Lucas County	26,091	10,359	14%	23%	63%	0.46	9.0%	91%	26%	42%
Swanton Township, Lucas County	2,979	1,171	8%	22%	70%	0.35	7.3%	91%	27%	59%
Sylvania Township, Lucas County	48,322	18,675	7%	15%	78%	0.44	6.0%	95%	18%	37%
Toledo City, Lucas County	282,275	117,531	26%	30%	44%	0.46	13.7%	88%	24%	50%
Washington Township, Lucas County	3,243	1,280	7%	48%	45%	0.43	11.8%	80%	33%	19%
Waterville Township, Lucas County	11,494	4,050	6%	15%	79%	0.36	4.2%	96%	16%	51%
Canaan Township, Madison County	2,554	849	3%	13%	84%	0.36	3.1%	92%	15%	6%
Darby Township, Madison County	4,262	1,804	6%	24%	70%	0.39	1.7%	90%	21%	22%
Deer Creek Township, Madison County	990	381	8%	19%	73%	0.34	6.9%	92%	16%	45%
Fairfield Township, Madison County	1,603	586	4%	18%	78%	0.38	3.1%	99%	13%	0%
Jefferson Township, Madison County	7,172	2,742	9%	26%	65%	0.42	7.3%	91%	21%	45%
London City, Madison County	9,961	4,061	13%	34%	53%	0.38	8.6%	88%	22%	33%
Monroe Township, Madison County	1,719	629	14%	29%	57%	0.48	2.2%	83%	26%	26%
Oak Run Township, Madison County	572	185	0%	19%	81%	0.25	0.0%	95%	32%	0%
Paint Township, Madison County	751	249	2%	13%	85%	0.36	3.0%	89%	28%	0%
Pike Township, Madison County	549	169	7%	23%	70%	0.40	15.7%	91%	29%	14%
Pleasant Township, Madison County	3,056	1,197	14%	33%	53%	0.43	8.2%	91%	21%	49%
Range Township, Madison County	688	282	4%	25%	71%	0.38	7.8%	91%	19%	9%
Somerford Township, Madison County	2,937	1,098	4%	7%	89%	0.33	4.8%	96%	18%	21%
Stokes Township, Madison County	581	234	8%	44%	48%	0.34	11.3%	84%	24%	52%
Union Township, Madison County	6,061	440	7%	30%	63%	0.46	0.9%	97%	19%	23%
Austintown Township, Mahoning County	36,164	15,571	11%	32%	57%	0.39	6.9%	92%	17%	41%
Beaver Township, Mahoning County	6,589	2,350	10%	24%	66%	0.40	4.0%	91%	36%	34%
Berlin Township, Mahoning County	2,043	837	4%	30%	66%	0.36	11.8%	91%	21%	39%
Boardman Township, Mahoning County	40,251	17,829	10%	28%	62%	0.43	6.1%	92%	17%	45%
Campbell City, Mahoning County	8,075	3,465	24%	39%	37%	0.45	19.4%	90%	23%	43%
Canfield Township, Mahoning County	15,932	6,400	6%	21%	73%	0.46	4.9%	96%	22%	35%
Coitsville Township, Mahoning County	1,383	567	8%	29%	63%	0.36	19.7%	90%	23%	38%
Ellsworth Township, Mahoning County	2,055	829	5%	28%	67%	0.36	7.4%	92%	19%	25%
Fairfield Township, Mahoning County	756	401	3%	26%	71%	0.35	5.0%	100%	26%	0%

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Goshen Township, Mahoning County	3,165	1,288	10%	29%	61%	0.39	5.2%	91%	16%	21%
Green Township, Mahoning County	3,468	1,339	10%	24%	66%	0.44	2.8%	92%	26%	43%
Jackson Township, Mahoning County	2,085	855	5%	25%	70%	0.35	6.0%	91%	18%	44%
Lowellville Village, Mahoning County	1,150	464	20%	27%	53%	0.44	10.6%	94%	24%	39%
Milton Township, Mahoning County	3,656	1,525	16%	27%	57%	0.47	11.9%	93%	29%	48%
New Middletown Village, Mahoning County	1,666	713	13%	32%	55%	0.39	8.1%	94%	19%	46%
Poland Township, Mahoning County	14,720	5,862	4%	19%	77%	0.41	4.0%	97%	15%	36%
Sebring Village, Mahoning County	4,320	1,860	15%	36%	49%	0.41	5.0%	89%	22%	57%
Smith Township, Mahoning County	4,428	1,904	13%	38%	49%	0.42	6.6%	91%	27%	35%
Springfield Township, Mahoning County	6,556	2,800	8%	29%	63%	0.45	5.3%	93%	19%	43%
Struthers City, Mahoning County	10,515	4,200	15%	34%	51%	0.39	12.0%	88%	16%	43%
Youngstown City, Mahoning County	65,573	26,731	34%	36%	30%	0.48	17.6%	87%	23%	56%
Big Island Township, Marion County	1,120	462	13%	24%	63%	0.36	11.6%	78%	19%	0%
Bowling Green Township, Marion County	674	223	0%	17%	83%	0.28	6.5%	97%	8%	N/A
Claridon Township, Marion County	2,800	1,044	7%	24%	69%	0.33	6.0%	91%	10%	21%
Grand Prairie Township, Marion County	2,007	715	17%	13%	70%	0.41	0.8%	93%	6%	23%
Green Camp Township, Marion County	900	387	8%	26%	66%	0.29	6.7%	88%	14%	22%
Marion Township, Marion County	44,439	16,076	20%	38%	42%	0.44	12.2%	89%	20%	53%
Montgomery Township, Marion County	2,158	918	19%	34%	47%	0.49	9.9%	84%	21%	35%
Pleasant Township, Marion County	4,682	1,836	9%	23%	68%	0.37	4.9%	89%	18%	11%
Prospect Township, Marion County	2,235	767	5%	32%	63%	0.30	7.3%	94%	17%	37%
Richland Township, Marion County	1,524	606	5%	25%	70%	0.43	7.2%	90%	12%	0%
Salt Rock Township, Marion County	642	297	10%	33%	57%	0.35	3.7%	93%	23%	45%
Scott Township, Marion County	498	291	6%	48%	46%	0.35	0.0%	100%	32%	N/A
Tully Township, Marion County	826	255	0%	13%	87%	0.21	0.0%	100%	26%	N/A
Waldo Township, Marion County	1,325	554	1%	12%	87%	0.28	2.2%	96%	13%	22%
Brunswick Hills Township, Medina County	10,138	3,822	4%	18%	78%	0.34	4.5%	95%	21%	44%
Brunswick City, Medina County	34,512	13,381	9%	22%	69%	0.38	5.2%	93%	21%	39%
Chatham Township, Medina County	2,190	793	6%	14%	80%	0.31	8.2%	95%	17%	28%
Chippewa Lake Village, Medina County	711	305	10%	33%	57%	0.43	6.0%	83%	27%	31%
Gloria Glens Park Village, Medina County	485	184	7%	41%	52%	0.52	9.1%	91%	24%	23%
Granger Township, Medina County	4,551	1,662	5%	14%	81%	0.43	3.7%	93%	18%	35%
Guilford Township, Medina County	3,281	1,162	5%	17%	78%	0.38	2.9%	90%	20%	18%
Harrisville Township, Medina County	1,964	680	6%	19%	75%	0.33	7.7%	89%	20%	33%
Hinckley Township, Medina County	7,836	2,812	7%	15%	78%	0.44	5.8%	95%	30%	100%
Homer Township, Medina County	1,962	516	17%	29%	54%	0.40	5.8%	57%	16%	16%
Lafayette Township, Medina County	5,704	2,222	9%	20%	71%	0.37	3.9%	93%	29%	40%
Litchfield Township, Medina County	3,332	1,207	8%	17%	75%	0.30	1.5%	94%	23%	24%
Liverpool Township, Medina County	5,250	1,947	5%	16%	79%	0.37	4.7%	96%	24%	35%
Lodi Village, Medina County	2,780	1,179	20%	37%	43%	0.48	8.4%	88%	21%	49%
Medina City Township, Medina County	26,481	10,090	11%	31%	58%	0.42	4.7%	92%	19%	52%
Medina Township, Medina County	8,775	3,533	2%	17%	81%	0.41	4.4%	96%	24%	46%
Montville Township, Medina County	11,496	3,902	3%	14%	83%	0.37	5.9%	96%	20%	26%
Seville Village Township, Medina County	2,357	1,013	4%	31%	65%	0.39	6.8%	95%	19%	31%
Sharon Township, Medina County	5,235	1,883	6%	13%	81%	0.47	2.2%	94%	22%	58%
Spencer Village, Medina County	686	259	8%	35%	57%	0.35	11.9%	81%	16%	41%
Spencer Township, Medina County	1,524	539	4%	29%	67%	0.34	6.2%	99%	27%	24%
Wadsworth Township, Medina County	4,329	1,482	1%	16%	83%	0.41	4.1%	96%	12%	24%
Wadsworth City, Medina County	21,777	8,577	7%	27%	66%	0.39	5.7%	93%	21%	44%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Westfield Center Village, Medina County	1,159	475	1%	18%	81%	0.39	9.5%	98%	7%	15%
Westfield Township, Medina County	2,550	959	6%	16%	78%	0.37	1.1%	94%	24%	32%
York Township, Medina County	3,527	1,289	2%	16%	82%	0.35	4.6%	95%	20%	16%
Bedford Township, Meigs County	895	438	12%	45%	43%	0.44	1.3%	83%	20%	13%
Chester Township, Meigs County	2,526	934	8%	23%	69%	0.39	4.5%	91%	16%	25%
Columbia Township, Meigs County	1,357	537	7%	36%	57%	0.32	3.0%	95%	6%	36%
Lebanon Township, Meigs County	944	370	29%	35%	36%	0.45	12.5%	81%	37%	20%
Letart Township, Meigs County	693	274	29%	19%	52%	0.40	5.9%	84%	31%	60%
Olive Township, Meigs County	1,819	827	20%	37%	43%	0.39	10.8%	85%	29%	58%
Orange Township, Meigs County	1,065	368	15%	18%	67%	0.33	14.1%	90%	11%	45%
Rutland Township, Meigs County	2,384	924	14%	42%	44%	0.39	22.6%	87%	19%	25%
Salem Township, Meigs County	917	412	34%	33%	33%	0.45	7.8%	85%	28%	34%
Salisbury Township, Meigs County	6,298	2,535	29%	33%	38%	0.46	18.7%	86%	21%	48%
Scipio Township, Meigs County	1,472	543	24%	39%	37%	0.47	14.0%	87%	34%	33%
Sutton Township, Meigs County	3,103	1,160	19%	21%	60%	0.41	7.0%	93%	18%	41%
Black Creek Township, Mercer County	443	179	8%	29%	63%	0.44	6.0%	96%	21%	35%
Butler Township, Mercer County	6,398	2,459	7%	27%	66%	0.41	4.6%	94%	14%	51%
Center Township, Mercer County	1,452	511	10%	16%	74%	0.37	6.9%	98%	13%	23%
Dublin Township, Mercer County	2,315	850	14%	23%	63%	0.37	4.0%	95%	25%	53%
Franklin Township, Mercer County	2,134	1,046	12%	17%	71%	0.41	7.6%	95%	25%	29%
Gibson Township, Mercer County	1,973	663	5%	17%	78%	0.38	4.6%	94%	13%	23%
Granville Township, Mercer County	4,126	1,305	2%	24%	74%	0.39	2.4%	93%	6%	32%
Hopewell Township, Mercer County	912	350	5%	16%	79%	0.31	1.8%	97%	13%	64%
Jefferson Township, Mercer County	13,119	5,650	10%	32%	58%	0.40	9.0%	90%	17%	36%
Liberty Township, Mercer County	952	315	5%	13%	82%	0.33	0.0%	91%	2%	0%
Marion Township, Mercer County	2,988	1,078	5%	26%	69%	0.35	2.2%	97%	13%	20%
Recovery Township, Mercer County	1,678	558	6%	16%	78%	0.38	3.3%	95%	15%	62%
Union Township, Mercer County	1,314	558	13%	35%	52%	0.37	5.2%	93%	20%	64%
Washington Township, Mercer County	1,059	397	24%	13%	63%	0.38	1.4%	89%	25%	0%
Bethel Township, Miami County	4,894	1,889	6%	24%	70%	0.41	5.4%	94%	23%	24%
Brown Township, Miami County	1,329	503	3%	23%	74%	0.32	5.8%	90%	27%	10%
Concord Township, Miami County	30,678	12,325	12%	28%	60%	0.42	6.2%	92%	19%	41%
Elizabeth Township, Miami County	1,511	647	13%	21%	66%	0.49	13.3%	91%	26%	42%
Huber Heights City, Miami County	1,743	516	5%	12%	83%	0.25	10.6%	90%	19%	100%
Lostcreek Township, Miami County	1,678	578	3%	27%	70%	0.32	2.6%	94%	31%	11%
Monroe Township, Miami County	15,749	6,167	6%	20%	74%	0.40	5.7%	93%	16%	25%
Newberry Township, Miami County	6,505	2,425	13%	28%	59%	0.38	9.2%	92%	18%	39%
Newton Township, Miami County	3,431	1,294	8%	19%	73%	0.41	2.4%	84%	17%	16%
Piqua City, Miami County	20,681	8,426	20%	33%	47%	0.42	15.1%	89%	22%	51%
Springcreek Township, Miami County	1,914	788	14%	12%	74%	0.37	0.0%	89%	17%	40%
Staunton Township, Miami County	2,177	809	5%	12%	83%	0.36	2.7%	94%	19%	21%
Union Township, Miami County	9,960	4,168	10%	31%	59%	0.38	4.3%	92%	23%	45%
Washington Township, Miami County	1,240	592	1%	28%	71%	0.39	11.8%	96%	31%	0%
Adams Township, Monroe County	597	246	17%	26%	57%	0.41	4.7%	86%	13%	40%
Benton Township, Monroe County	317	128	22%	20%	58%	0.52	0.0%	89%	11%	100%
Bethel Township, Monroe County	248	113	5%	27%	68%	0.44	0.0%	90%	23%	N/A
Center Township, Monroe County	3,626	1,674	25%	28%	47%	0.51	8.9%	92%	14%	60%

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Franklin Township, Monroe County	416	150	13%	30%	57%	0.33	0.0%	98%	15%	2%
Green Township, Monroe County	399	151	3%	27%	70%	0.24	8.1%	94%	0%	0%
Jackson Township, Monroe County	547	243	16%	21%	63%	0.31	7.2%	99%	25%	0%
Lee Township, Monroe County	1,086	445	14%	28%	58%	0.37	12.3%	95%	12%	52%
Malaga Township, Monroe County	1,248	437	13%	21%	66%	0.35	4.6%	68%	10%	14%
Ohio Township, Monroe County	845	383	19%	25%	56%	0.37	7.9%	79%	6%	28%
Perry Township, Monroe County	514	217	14%	43%	43%	0.37	7.0%	86%	18%	23%
Salem Township, Monroe County	1,007	414	7%	25%	68%	0.39	5.6%	91%	5%	32%
Seneca Township, Monroe County	630	194	25%	21%	54%	0.35	17.3%	79%	5%	38%
Summit Township, Monroe County	804	318	12%	13%	75%	0.36	2.6%	93%	24%	17%
Sunbury Township, Monroe County	1,195	501	14%	17%	69%	0.36	10.9%	97%	8%	53%
Switzerland Township, Monroe County	362	176	5%	28%	67%	0.48	9.8%	98%	6%	0%
Washington Township, Monroe County	432	155	23%	10%	67%	0.32	0.0%	87%	7%	0%
Wayne Township, Monroe County	274	111	15%	32%	53%	0.33	0.0%	79%	16%	0%
Butler Township, Montgomery County	7,890	3,338	5%	16%	79%	0.38	3.4%	94%	21%	32%
Clay Township, Montgomery County	8,821	3,866	7%	31%	62%	0.39	6.6%	93%	17%	53%
Clayton City, Montgomery County	13,196	4,984	7%	21%	72%	0.39	9.7%	94%	24%	53%
Dayton City, Montgomery County	141,368	57,316	31%	34%	35%	0.49	14.7%	85%	27%	54%
Englewood City, Montgomery County	13,456	5,653	10%	27%	63%	0.40	8.1%	93%	20%	43%
German Township, Montgomery County	8,415	3,238	8%	20%	72%	0.48	7.6%	92%	18%	46%
Harrison Township, Montgomery County	22,346	9,946	24%	38%	38%	0.47	13.9%	85%	32%	55%
Huber Heights City, Montgomery County	37,154	14,652	11%	27%	62%	0.39	8.1%	90%	21%	47%
Jackson Township, Montgomery County	6,331	2,324	6%	21%	73%	0.34	6.0%	95%	17%	27%
Jefferson Township, Montgomery County	6,769	2,918	21%	30%	49%	0.41	14.9%	88%	28%	45%
Kettering City, Montgomery County	55,360	24,848	11%	28%	61%	0.44	6.8%	91%	21%	39%
Miami Township, Montgomery County	50,672	21,873	13%	26%	61%	0.42	6.7%	91%	25%	41%
Moraine City, Montgomery County	6,332	2,363	18%	28%	54%	0.39	9.6%	87%	21%	39%
Oakwood City, Montgomery County	9,118	3,412	4%	14%	82%	0.45	1.6%	95%	26%	18%
Perry Township, Montgomery County	5,997	2,476	15%	29%	56%	0.42	8.2%	92%	24%	46%
Riverside City, Montgomery County	25,075	10,155	15%	32%	53%	0.40	10.7%	88%	20%	40%
Trotwood City, Montgomery County	24,258	10,227	23%	36%	41%	0.46	13.9%	89%	31%	60%
Union City Township, Montgomery County	6,367	2,412	4%	24%	72%	0.35	5.0%	93%	23%	35%
Vandalia City, Montgomery County	15,168	6,294	10%	28%	62%	0.40	8.1%	91%	17%	44%
Washington Township, Montgomery County	56,619	24,453	6%	20%	74%	0.46	4.3%	95%	22%	41%
West Carrollton City, Montgomery County	13,051	5,939	17%	37%	46%	0.40	8.2%	89%	26%	47%
Bloom Township, Morgan County	1,144	509	16%	51%	33%	0.41	7.9%	86%	18%	49%
Bristol Township, Morgan County	345	127	0%	30%	70%	0.34	0.0%	95%	29%	0%
Center Township, Morgan County	805	260	11%	20%	69%	0.43	10.7%	97%	28%	0%
Deerfield Township, Morgan County	958	380	32%	18%	50%	0.35	1.9%	89%	29%	90%
Homer Township, Morgan County	749	382	12%	25%	63%	0.28	0.0%	83%	4%	0%
Malta Township, Morgan County	1,711	704	23%	33%	44%	0.42	7.5%	88%	29%	44%
Marion Township, Morgan County	1,105	400	25%	32%	43%	0.41	8.8%	83%	14%	26%
Meigsville Township, Morgan County	966	387	9%	29%	62%	0.36	10.1%	87%	32%	52%
Morgan Township, Morgan County	2,572	1,124	24%	31%	45%	0.45	12.9%	89%	13%	40%
Penn Township, Morgan County	861	304	46%	21%	33%	0.62	21.2%	61%	45%	67%
Union Township, Morgan County	410	245	18%	44%	38%	0.53	4.4%	89%	12%	0%
Windsor Township, Morgan County	2,123	855	16%	36%	48%	0.40	15.2%	88%	12%	64%
York Township, Morgan County	1,054	380	18%	23%	59%	0.40	4.8%	81%	23%	43%
Bennington Township, Morrow County	3,113	1,006	6%	29%	65%	0.43	10.7%	89%	23%	52%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

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Canaan Township, Morrow County	994	444	4%	27%	69%	0.32	3.5%	99%	35%	62%
Cardington Township, Morrow County	3,097	1,094	18%	33%	49%	0.44	7.9%	92%	22%	47%
Chester Township, Morrow County	1,763	675	7%	28%	65%	0.34	2.4%	96%	17%	27%
Congress Township, Morrow County	2,725	1,007	6%	25%	69%	0.30	5.1%	95%	16%	100%
Franklin Township, Morrow County	1,907	630	4%	27%	69%	0.42	2.6%	91%	23%	0%
Gilead Township, Morrow County	6,127	2,199	15%	30%	55%	0.40	11.4%	89%	18%	39%
Harmony Township, Morrow County	2,642	1,002	12%	32%	56%	0.38	8.9%	95%	32%	32%
Lincoln Township, Morrow County	1,617	723	13%	23%	64%	0.36	6.8%	91%	13%	31%
North Bloomfield Township, Morrow County	1,991	718	10%	33%	57%	0.36	11.6%	94%	21%	48%
Perry Township, Morrow County	2,055	676	16%	38%	46%	0.41	5.3%	75%	22%	58%
Peru Township, Morrow County	1,525	489	10%	27%	63%	0.32	3.4%	96%	19%	38%
South Bloomfield Township, Morrow County	2,094	684	5%	37%	58%	0.33	8.7%	80%	24%	17%
Troy Township, Morrow County	946	401	5%	29%	66%	0.45	4.3%	95%	9%	100%
Washington Township, Morrow County	1,338	543	19%	35%	46%	0.36	0.0%	85%	32%	87%
Westfield Township, Morrow County	1,062	409	7%	34%	59%	0.39	0.0%	93%	26%	0%
Adams Township, Muskingum County	1,068	253	32%	0%	68%	0.37	17.1%	80%	14%	0%
Blue Rock Township, Muskingum County	649	221	18%	14%	68%	0.27	12.2%	88%	24%	58%
Brush Creek Township, Muskingum County	1,133	453	31%	27%	42%	0.38	21.5%	93%	18%	81%
Cass Township, Muskingum County	1,340	550	4%	21%	75%	0.39	3.6%	95%	11%	48%
Clay Township, Muskingum County	1,011	355	23%	39%	38%	0.48	9.2%	92%	21%	44%
Falls Township, Muskingum County	8,155	3,272	10%	23%	67%	0.43	4.8%	91%	19%	50%
Harrison Township, Muskingum County	1,412	568	18%	20%	62%	0.39	8.8%	86%	25%	10%
Highland Township, Muskingum County	936	371	2%	16%	82%	0.23	11.4%	95%	22%	25%
Hopewell Township, Muskingum County	3,092	1,174	9%	28%	63%	0.43	3.4%	85%	24%	15%
Jackson Township, Muskingum County	2,594	876	13%	31%	56%	0.36	8.1%	91%	17%	39%
Jefferson Township, Muskingum County	1,884	779	16%	39%	45%	0.39	9.3%	90%	22%	54%
Licking Township, Muskingum County	2,479	938	10%	23%	67%	0.39	1.7%	87%	27%	0%
Madison Township, Muskingum County	478	198	31%	18%	51%	0.45	4.9%	89%	0%	18%
Meigs Township, Muskingum County	244	113	10%	36%	54%	0.37	0.0%	91%	0%	0%
Monroe Township, Muskingum County	467	181	9%	18%	73%	0.27	8.4%	90%	6%	0%
Muskingum Township, Muskingum County	4,549	1,784	15%	23%	62%	0.39	6.1%	93%	14%	42%
Newton Township, Muskingum County	5,362	2,123	15%	22%	63%	0.39	7.7%	87%	24%	26%
Perry Township, Muskingum County	2,624	982	7%	22%	71%	0.38	9.2%	93%	20%	24%
Rich Hill Township, Muskingum County	423	165	16%	22%	62%	0.43	0.0%	91%	30%	0%
Salem Township, Muskingum County	872	307	4%	34%	62%	0.30	2.5%	97%	23%	31%
Salt Creek Township, Muskingum County	893	339	10%	21%	69%	0.35	12.1%	88%	16%	12%
Springfield Township, Muskingum County	5,580	2,306	14%	30%	56%	0.41	7.6%	90%	18%	45%
Union Township, Muskingum County	4,280	1,268	14%	34%	52%	0.41	10.4%	92%	23%	56%
Washington Township, Muskingum County	4,287	1,872	16%	26%	58%	0.37	7.6%	90%	11%	50%
Wayne Township, Muskingum County	4,734	1,803	13%	19%	68%	0.36	8.5%	91%	16%	34%
Zanesville City, Muskingum County	25,470	11,010	26%	39%	35%	0.45	11.0%	88%	24%	48%
Beaver Township, Noble County	675	266	6%	39%	55%	0.34	1.3%	73%	25%	20%
Buffalo Township, Noble County	800	332	2%	46%	52%	0.34	15.7%	87%	22%	0%
Center Township, Noble County	1,142	444	3%	44%	53%	0.46	7.2%	95%	18%	3%
Enoch Township, Noble County	335	174	18%	74%	8%	0.25	9.0%	72%	36%	16%
Jackson Township, Noble County	346	122	20%	59%	21%	0.30	18.6%	78%	14%	4%
Jefferson Township, Noble County	428	176	16%	63%	21%	0.36	5.6%	98%	21%	52%

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Marion Township, Noble County	629	196	20%	54%	26%	0.37	8.3%	59%	26%	88%
Noble Township, Noble County	2,319	871	9%	26%	65%	0.37	4.4%	97%	22%	23%
Olive Township, Noble County	5,824	1,491	17%	41%	42%	0.44	8.8%	91%	13%	53%
Seneca Township, Noble County	464	170	11%	15%	74%	0.49	9.1%	99%	26%	N/A
Stock Township, Noble County	304	211	16%	56%	28%	0.40	6.7%	80%	15%	100%
Wayne Township, Noble County	511	229	0%	44%	56%	0.35	0.0%	99%	19%	0%
Allen Township, Ottawa County	3,776	1,438	8%	14%	78%	0.36	3.3%	94%	17%	19%
Bay Township, Ottawa County	1,422	626	23%	21%	56%	0.40	5.6%	92%	31%	48%
Benton Township, Ottawa County	2,625	928	4%	19%	77%	0.31	2.4%	97%	14%	11%
Carroll Township, Ottawa County	2,423	980	6%	28%	66%	0.39	4.9%	86%	23%	49%
Catawba Island Township, Ottawa County	3,567	1,738	4%	13%	83%	0.42	6.9%	94%	28%	37%
Clay Township, Ottawa County	5,033	1,924	10%	16%	74%	0.39	5.7%	94%	18%	33%
Danbury Township, Ottawa County	5,115	2,508	6%	16%	78%	0.43	8.3%	90%	20%	49%
Erie Township, Ottawa County	1,116	471	11%	24%	65%	0.39	7.9%	81%	15%	35%
Harris Township, Ottawa County	3,004	1,144	10%	14%	76%	0.38	3.8%	97%	19%	18%
Port Clinton City, Ottawa County	6,025	2,678	13%	23%	64%	0.38	7.2%	94%	18%	54%
Portage Township, Ottawa County	1,092	519	10%	28%	62%	0.47	5.3%	95%	18%	52%
Put-In-Bay Township, Ottawa County	625	323	5%	28%	67%	0.51	4.0%	93%	39%	15%
Salem Township, Ottawa County	5,339	2,057	10%	24%	66%	0.40	4.2%	91%	23%	43%
Auglaize Township, Paulding County	1,334	522	16%	17%	67%	0.42	5.0%	91%	23%	69%
Benton Township, Paulding County	957	431	9%	35%	56%	0.39	6.4%	96%	22%	30%
Blue Creek Township, Paulding County	755	275	12%	33%	55%	0.48	1.2%	94%	26%	21%
Brown Township, Paulding County	1,828	758	17%	33%	50%	0.55	11.0%	89%	19%	36%
Carryall Township, Paulding County	2,922	1,176	17%	22%	61%	0.46	6.3%	92%	16%	31%
Crane Township, Paulding County	1,559	606	9%	18%	73%	0.37	2.0%	87%	20%	20%
Emerald Township, Paulding County	708	269	8%	18%	74%	0.41	11.8%	98%	15%	0%
Harrison Township, Paulding County	1,397	589	8%	18%	74%	0.34	1.7%	92%	16%	20%
Jackson Township, Paulding County	2,041	760	6%	28%	66%	0.33	5.9%	96%	17%	34%
Latty Township, Paulding County	935	411	7%	43%	50%	0.37	20.5%	95%	20%	46%
Paulding Township, Paulding County	3,926	1,640	18%	30%	52%	0.43	7.0%	90%	21%	35%
Washington Township, Paulding County	803	262	9%	33%	58%	0.33	10.2%	78%	16%	100%
Bearfield Township, Perry County	1,605	565	16%	18%	66%	0.33	6.6%	91%	17%	23%
Clayton Township, Perry County	1,231	489	2%	34%	64%	0.30	7.5%	97%	19%	45%
Coal Township, Perry County	1,167	501	31%	24%	45%	0.45	18.5%	89%	19%	27%
Harrison Township, Perry County	5,230	2,089	27%	31%	42%	0.44	14.5%	87%	18%	50%
Hopewell Township, Perry County	2,490	831	5%	29%	66%	0.44	7.6%	94%	19%	20%
Jackson Township, Perry County	2,838	1,034	30%	18%	52%	0.39	2.9%	88%	25%	24%
Madison Township, Perry County	1,610	565	32%	9%	59%	0.40	7.2%	83%	19%	25%
Monday Creek Township, Perry County	677	317	25%	33%	42%	0.41	9.0%	87%	19%	0%
Monroe Township, Perry County	1,312	544	32%	27%	41%	0.43	22.5%	88%	35%	49%
Pike Township, Perry County	6,915	2,506	22%	28%	50%	0.41	8.2%	91%	17%	48%
Pleasant Township, Perry County	885	351	8%	22%	70%	0.35	13.3%	86%	22%	100%
Reading Township, Perry County	4,365	1,679	15%	21%	64%	0.40	5.4%	95%	16%	40%
Salt Lick Township, Perry County	1,355	453	21%	37%	42%	0.38	18.6%	87%	18%	28%
Thorn Township, Perry County	4,345	1,856	5%	30%	65%	0.39	9.1%	89%	19%	39%
Circleville Township, Pickaway County	2,616	988	13%	31%	56%	0.48	14.3%	90%	16%	61%
Circleville City, Pickaway County	13,706	5,327	19%	36%	45%	0.43	8.4%	89%	20%	48%
Darby Township, Pickaway County	3,389	1,310	12%	20%	68%	0.44	6.1%	96%	17%	43%
Deercreek Township, Pickaway County	1,672	577	14%	29%	57%	0.44	7.1%	86%	23%	28%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

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Harrison Township, Pickaway County	7,683	2,812	10%	26%	64%	0.37	7.6%	92%	21%	24%
Jackson Township, Pickaway County	988	372	2%	5%	93%	0.29	3.4%	99%	16%	0%
Madison Township, Pickaway County	1,577	487	14%	31%	55%	0.41	7.5%	93%	37%	32%
Monroe Township, Pickaway County	1,210	468	5%	31%	64%	0.50	4.5%	91%	16%	13%
Muhlenberg Township, Pickaway County	1,250	404	5%	29%	66%	0.40	0.7%	97%	31%	32%
Perry Township, Pickaway County	1,212	503	12%	38%	50%	0.51	10.6%	94%	12%	37%
Pickaway Township, Pickaway County	1,917	733	10%	13%	77%	0.35	8.3%	91%	12%	42%
Saltcreek Township, Pickaway County	2,960	1,073	13%	26%	61%	0.39	8.1%	90%	19%	42%
Scioto Township, Pickaway County	10,129	2,155	4%	15%	81%	0.33	4.6%	94%	17%	23%
Walnut Township, Pickaway County	2,858	1,030	6%	8%	86%	0.27	0.1%	99%	17%	0%
Washington Township, Pickaway County	3,013	1,074	4%	23%	73%	0.35	7.2%	91%	26%	30%
Wayne Township, Pickaway County	335	147	0%	22%	78%	0.22	5.3%	98%	18%	0%
Beaver Township, Pike County	1,197	411	6%	43%	51%	0.39	0.4%	94%	28%	86%
Benton Township, Pike County	2,040	791	36%	31%	33%	0.40	27.8%	82%	15%	39%
Camp Creek Township, Pike County	1,123	464	18%	43%	39%	0.47	6.3%	72%	31%	48%
Jackson Township, Pike County	1,858	535	14%	28%	58%	0.28	7.2%	88%	20%	18%
Marion Township, Pike County	1,170	512	13%	31%	56%	0.34	13.3%	82%	40%	33%
Mifflin Township, Pike County	1,034	426	14%	24%	62%	0.41	3.9%	70%	17%	76%
Newton Township, Pike County	1,705	717	21%	34%	45%	0.47	4.8%	84%	25%	58%
Pebble Township, Pike County	2,530	682	16%	26%	58%	0.40	9.8%	86%	23%	46%
Pee Pee Township, Pike County	7,787	3,491	19%	29%	52%	0.47	12.8%	95%	22%	47%
Perry Township, Pike County	525	231	27%	42%	31%	0.73	16.3%	55%	23%	71%
Scioto Township, Pike County	1,243	555	8%	26%	66%	0.33	13.3%	73%	12%	12%
Seal Township, Pike County	3,349	1,156	36%	24%	40%	0.51	22.8%	90%	30%	63%
Sunfish Township, Pike County	1,699	527	16%	17%	67%	0.41	14.9%	97%	10%	66%
Union Township, Pike County	1,136	442	29%	17%	54%	0.36	28.1%	83%	25%	35%
Atwater Township, Portage County	2,722	933	7%	31%	62%	0.39	12.4%	89%	17%	37%
Aurora City, Portage County	15,663	6,189	3%	20%	77%	0.43	5.4%	96%	24%	47%
Brady Lake Village, Portage County	458	175	17%	29%	54%	0.35	8.0%	90%	21%	65%
Brimfield Township, Portage County	10,385	3,748	15%	21%	64%	0.40	6.0%	93%	21%	52%
Charlestown Township, Portage County	1,846	686	16%	35%	49%	0.40	16.8%	85%	28%	40%
Deerfield Township, Portage County	2,806	1,010	12%	23%	65%	0.39	17.5%	88%	15%	51%
Edinburg Township, Portage County	2,582	914	3%	27%	70%	0.34	9.5%	95%	22%	43%
Franklin Township, Portage County	5,502	2,444	23%	20%	57%	0.50	8.2%	93%	14%	55%
Freedom Township, Portage County	2,824	1,004	12%	31%	57%	0.38	5.5%	90%	30%	35%
Garrettsville Village, Portage County	2,937	1,064	11%	27%	62%	0.38	5.2%	93%	17%	37%
Hiram Village, Portage County	1,279	210	8%	37%	55%	0.46	14.2%	91%	13%	39%
Hiram Township, Portage County	2,305	890	5%	32%	63%	0.36	10.5%	82%	37%	10%
Kent City, Portage County	29,563	10,120	35%	23%	42%	0.52	10.1%	89%	14%	64%
Mantua Village, Portage County	1,248	531	23%	31%	46%	0.42	13.6%	87%	29%	47%
Mantua Township, Portage County	4,811	1,647	9%	21%	70%	0.36	5.1%	93%	20%	3%
Mogadore Village, Portage County	920	310	3%	16%	81%	0.25	0.0%	97%	0%	0%
Nelson Township, Portage County	3,113	1,270	10%	42%	48%	0.36	6.2%	82%	36%	0%
Palmyra Township, Portage County	2,907	1,000	5%	21%	74%	0.29	11.0%	94%	26%	20%
Paris Township, Portage County	1,666	606	8%	27%	65%	0.35	12.7%	90%	26%	16%
Randolph Township, Portage County	5,279	2,109	7%	23%	70%	0.36	7.6%	94%	15%	29%
Ravenna Township, Portage County	9,103	3,714	14%	38%	48%	0.44	11.3%	92%	27%	40%

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Ravenna City, Portage County	11,642	5,044	22%	37%	41%	0.44	13.2%	93%	18%	52%
Rootstown Township, Portage County	8,190	2,965	9%	24%	67%	0.38	6.7%	95%	19%	34%
Shalersville Township, Portage County	5,646	2,023	12%	22%	66%	0.36	10.7%	91%	23%	37%
Streetsboro City, Portage County	16,222	6,535	10%	25%	65%	0.36	5.6%	92%	19%	45%
Suffield Township, Portage County	6,307	2,469	11%	20%	69%	0.35	6.8%	93%	21%	24%
Windham Township, Portage County	1,738	610	15%	29%	56%	0.43	7.7%	93%	17%	12%
Windham Village, Portage County	1,852	679	28%	34%	38%	0.41	18.9%	88%	18%	46%
Dixon Township, Preble County	431	183	14%	30%	56%	0.32	0.0%	83%	18%	32%
Eaton City, Preble County	8,294	3,353	21%	36%	43%	0.49	9.8%	92%	27%	52%
Gasper Township, Preble County	3,878	1,415	4%	20%	76%	0.30	4.5%	93%	22%	32%
Gratis Township, Preble County	4,366	1,622	7%	22%	71%	0.34	7.3%	91%	25%	42%
Harrison Township, Preble County	4,525	1,704	9%	22%	69%	0.41	2.3%	93%	20%	40%
Israel Township, Preble County	1,084	457	10%	27%	63%	0.42	3.5%	87%	29%	72%
Jackson Township, Preble County	1,415	526	6%	21%	73%	0.35	8.0%	92%	22%	32%
Jefferson Township, Preble County	3,253	1,327	18%	27%	55%	0.45	6.6%	90%	27%	39%
Lanier Township, Preble County	3,796	1,386	13%	26%	61%	0.39	8.3%	89%	25%	37%
Monroe Township, Preble County	2,207	843	14%	24%	62%	0.45	9.5%	87%	13%	48%
Somers Township, Preble County	3,908	1,522	13%	29%	58%	0.36	11.5%	87%	25%	37%
Twin Township, Preble County	2,757	1,114	8%	19%	73%	0.38	8.8%	88%	25%	30%
Washington Township, Preble County	1,768	672	9%	13%	78%	0.33	5.6%	89%	23%	56%
Blanchard Township, Putnam County	1,212	414	4%	11%	85%	0.30	2.4%	96%	15%	13%
Greensburg Township, Putnam County	1,620	542	1%	9%	90%	0.29	0.0%	98%	4%	0%
Jackson Township, Putnam County	942	340	6%	16%	78%	0.34	5.6%	96%	10%	11%
Jennings Township, Putnam County	1,978	766	9%	17%	74%	0.37	3.3%	98%	14%	45%
Liberty Township, Putnam County	1,637	557	6%	12%	82%	0.37	2.7%	96%	9%	13%
Monroe Township, Putnam County	2,451	906	3%	31%	66%	0.36	8.6%	93%	12%	49%
Monterey Township, Putnam County	1,949	745	3%	19%	78%	0.37	0.8%	99%	16%	18%
Ottawa Township, Putnam County	7,797	3,113	5%	25%	70%	0.39	3.3%	92%	16%	35%
Palmer Township, Putnam County	747	304	11%	22%	67%	0.37	9.2%	99%	17%	31%
Perry Township, Putnam County	1,058	395	11%	27%	62%	0.37	6.6%	93%	14%	14%
Pleasant Township, Putnam County	3,736	1,464	7%	22%	71%	0.34	2.3%	94%	11%	7%
Riley Township, Putnam County	2,090	825	5%	23%	72%	0.32	3.5%	97%	13%	46%
Sugar Creek Township, Putnam County	1,096	409	0%	21%	79%	0.24	3.6%	99%	27%	21%
Union Township, Putnam County	3,072	1,141	3%	16%	81%	0.35	3.5%	99%	8%	22%
Van Buren Township, Putnam County	2,799	1,128	12%	33%	55%	0.40	1.4%	92%	18%	44%
Bloomington Township, Richland County	1,583	544	10%	19%	71%	0.33	1.0%	77%	25%	25%
Butler Township, Richland County	824	256	17%	14%	69%	0.58	2.4%	59%	17%	0%
Cass Township, Richland County	1,694	511	10%	23%	67%	0.44	6.5%	69%	16%	25%
Franklin Township, Richland County	1,151	547	15%	26%	59%	0.42	6.7%	94%	29%	62%
Jackson Township, Richland County	3,495	1,601	7%	28%	65%	0.46	4.3%	90%	21%	56%
Jefferson Township, Richland County	4,750	1,762	5%	28%	67%	0.41	5.9%	91%	21%	21%
Madison Township, Richland County	10,955	4,338	16%	30%	54%	0.35	12.4%	88%	21%	45%
Mansfield City, Richland County	46,998	18,019	23%	32%	45%	0.47	11.2%	88%	20%	46%
Mifflin Township, Richland County	6,121	2,357	9%	21%	70%	0.47	11.6%	90%	22%	26%
Monroe Township, Richland County	2,693	1,023	6%	24%	70%	0.35	6.6%	96%	19%	24%
Perry Township, Richland County	1,247	502	21%	34%	45%	0.43	10.5%	89%	34%	100%
Plymouth Township, Richland County	2,324	780	19%	20%	61%	0.37	7.3%	86%	23%	27%
Sandusky Township, Richland County	1,117	553	26%	28%	46%	0.38	7.2%	91%	34%	56%
Sharon Township, Richland County	8,951	3,780	14%	33%	53%	0.38	6.9%	89%	17%	45%

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Springfield Township, Richland County	10,520	4,380	5%	23%	72%	0.39	5.7%	95%	20%	43%
Troy Township, Richland County	6,897	2,760	11%	26%	63%	0.44	4.2%	89%	21%	53%
Washington Township, Richland County	6,273	2,533	5%	24%	71%	0.39	8.9%	92%	22%	16%
Weller Township, Richland County	1,910	763	12%	22%	66%	0.32	3.9%	97%	28%	50%
Worthington Township, Richland County	2,809	1,094	8%	25%	67%	0.33	8.4%	91%	20%	47%
Buckskin Township, Ross County	2,191	743	22%	33%	45%	0.37	4.2%	96%	28%	7%
Colerain Township, Ross County	2,441	846	13%	20%	67%	0.40	9.5%	94%	10%	53%
Concord Township, Ross County	4,444	1,585	15%	25%	60%	0.40	2.6%	87%	19%	61%
Deerfield Township, Ross County	1,040	409	22%	37%	41%	0.50	16.8%	93%	22%	50%
Franklin Township, Ross County	1,727	613	2%	22%	76%	0.32	4.3%	92%	8%	0%
Green Township, Ross County	4,903	1,861	8%	24%	68%	0.42	9.2%	95%	13%	38%
Harrison Township, Ross County	997	417	29%	33%	38%	0.44	11.3%	89%	31%	100%
Huntington Township, Ross County	6,157	2,140	20%	30%	50%	0.42	15.0%	91%	26%	46%
Jefferson Township, Ross County	705	309	13%	17%	70%	0.33	9.5%	92%	17%	13%
Liberty Township, Ross County	2,602	909	8%	25%	67%	0.39	10.1%	85%	19%	0%
Paint Township, Ross County	1,195	518	7%	42%	51%	0.35	22.4%	91%	25%	0%
Paxton Township, Ross County	2,425	935	24%	36%	40%	0.51	23.6%	78%	24%	38%
Scioto Township, Ross County	27,569	11,620	21%	32%	47%	0.46	12.4%	88%	23%	43%
Springfield Township, Ross County	2,649	976	9%	31%	60%	0.38	3.3%	89%	23%	44%
Twin Township, Ross County	3,373	1,330	15%	36%	49%	0.49	17.4%	89%	26%	42%
Union Township, Ross County	12,916	3,058	13%	24%	63%	0.38	10.2%	94%	23%	44%
Ballville Township, Sandusky County	5,911	2,638	5%	22%	73%	0.39	3.7%	95%	12%	34%
Bellevue City, Sandusky County	4,470	1,756	11%	32%	57%	0.43	6.6%	94%	18%	22%
Clyde City, Sandusky County	6,305	2,484	16%	28%	56%	0.42	9.3%	91%	14%	47%
Fremont City, Sandusky County	16,484	6,611	25%	32%	43%	0.47	10.9%	88%	22%	53%
Green Creek Township, Sandusky County	3,520	1,427	5%	20%	75%	0.35	9.2%	94%	16%	6%
Green Springs Village, Sandusky County	902	256	11%	38%	51%	0.45	4.0%	85%	24%	44%
Jackson Township, Sandusky County	1,702	596	7%	19%	74%	0.33	5.0%	97%	24%	34%
Madison Township, Sandusky County	3,826	1,329	11%	27%	62%	0.36	5.8%	90%	15%	50%
Rice Township, Sandusky County	1,163	466	20%	17%	63%	0.39	6.5%	92%	23%	12%
Riley Township, Sandusky County	1,436	488	3%	20%	77%	0.30	8.3%	87%	19%	0%
Sandusky Township, Sandusky County	3,581	1,577	10%	22%	68%	0.34	6.4%	96%	24%	24%
Scott Township, Sandusky County	1,160	415	2%	27%	71%	0.33	2.4%	97%	29%	12%
Townsend Township, Sandusky County	1,327	480	9%	26%	65%	0.37	2.6%	90%	32%	0%
Washington Township, Sandusky County	2,526	903	11%	23%	66%	0.39	7.4%	94%	22%	43%
Woodville Township, Sandusky County	3,358	1,249	9%	23%	68%	0.40	7.9%	89%	23%	34%
York Township, Sandusky County	2,516	951	7%	18%	75%	0.33	3.4%	95%	14%	36%
Bloom Township, Scioto County	3,153	1,215	26%	23%	51%	0.50	6.2%	89%	27%	32%
Brush Creek Township, Scioto County	1,703	478	13%	23%	64%	0.36	3.6%	80%	20%	24%
Clay Township, Scioto County	3,604	1,387	23%	16%	61%	0.43	7.4%	93%	12%	33%
Green Township, Scioto County	4,104	1,393	21%	26%	53%	0.45	9.9%	93%	15%	53%
Harrison Township, Scioto County	4,442	1,756	23%	19%	58%	0.43	6.4%	92%	19%	57%
Jefferson Township, Scioto County	2,730	586	9%	16%	75%	0.41	12.0%	90%	13%	27%
Madison Township, Scioto County	4,029	1,615	17%	28%	55%	0.49	7.3%	89%	21%	32%
Morgan Township, Scioto County	2,248	941	19%	41%	40%	0.40	10.4%	79%	40%	44%
New Boston Village, Scioto County	2,125	948	38%	32%	30%	0.51	10.3%	92%	10%	55%
Nile Township, Scioto County	2,212	916	12%	20%	68%	0.40	9.6%	81%	30%	24%

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Porter Township, Scioto County	9,716	3,730	15%	25%	60%	0.43	5.0%	90%	14%	38%
Portsmouth City, Scioto County	20,376	8,154	32%	25%	43%	0.49	13.4%	85%	19%	46%
Rarden Township, Scioto County	819	268	58%	17%	25%	0.52	20.5%	71%	43%	66%
Rush Township, Scioto County	3,095	1,380	25%	25%	50%	0.48	5.9%	93%	18%	59%
Union Township, Scioto County	2,331	731	19%	21%	60%	0.42	8.3%	97%	19%	55%
Valley Township, Scioto County	3,689	1,395	28%	17%	55%	0.47	5.8%	93%	17%	28%
Vernon Township, Scioto County	2,220	786	20%	15%	65%	0.41	10.0%	92%	16%	66%
Washington Township, Scioto County	5,421	2,021	28%	28%	44%	0.45	16.2%	89%	27%	38%
Adams Township, Seneca County	1,435	529	2%	19%	79%	0.30	2.6%	95%	15%	28%
Big Spring Township, Seneca County	1,779	639	10%	25%	65%	0.41	2.4%	94%	10%	28%
Bloom Township, Seneca County	1,591	630	12%	32%	56%	0.38	7.6%	92%	19%	38%
Clinton Township, Seneca County	4,052	1,812	13%	23%	64%	0.43	4.4%	92%	15%	37%
Eden Township, Seneca County	1,965	704	11%	23%	66%	0.51	3.1%	96%	14%	26%
Fostoria City, Seneca County	9,298	3,746	27%	32%	41%	0.49	13.6%	89%	25%	49%
Green Springs Village, Seneca County	628	239	22%	34%	44%	0.36	11.8%	93%	22%	42%
Hopewell Township, Seneca County	2,725	1,017	7%	29%	64%	0.38	5.6%	96%	16%	26%
Jackson Township, Seneca County	1,333	537	5%	22%	73%	0.35	4.8%	94%	19%	14%
Liberty Township, Seneca County	2,184	863	6%	28%	66%	0.41	9.5%	91%	12%	46%
Loudon Township, Seneca County	2,436	921	9%	25%	66%	0.36	4.5%	92%	18%	42%
Pleasant Township, Seneca County	1,397	547	5%	27%	68%	0.35	11.7%	92%	15%	7%
Reed Township, Seneca County	820	310	3%	26%	71%	0.31	1.5%	97%	23%	14%
Scipio Township, Seneca County	1,704	702	6%	25%	69%	0.37	4.4%	96%	10%	54%
Seneca Township, Seneca County	1,606	597	6%	22%	72%	0.45	4.7%	96%	7%	7%
Thompson Township, Seneca County	1,446	455	11%	11%	78%	0.34	2.0%	97%	8%	0%
Tiffin City, Seneca County	17,793	6,593	18%	33%	49%	0.42	10.7%	91%	16%	36%
Venice Township, Seneca County	1,737	697	13%	22%	65%	0.34	3.5%	95%	23%	27%
Clinton Township, Shelby County	20,953	8,452	15%	27%	58%	0.47	9.3%	92%	20%	41%
Cynthian Township, Shelby County	1,981	666	6%	17%	77%	0.38	3.2%	95%	24%	51%
Dinsmore Township, Shelby County	3,475	1,246	8%	15%	77%	0.37	2.3%	98%	13%	19%
Franklin Township, Shelby County	3,351	1,183	1%	17%	82%	0.30	5.5%	91%	13%	10%
Green Township, Shelby County	947	346	5%	28%	67%	0.30	7.4%	95%	22%	24%
Jackson Township, Shelby County	2,673	1,014	7%	32%	61%	0.37	7.2%	93%	17%	25%
Loramie Township, Shelby County	2,551	865	7%	11%	82%	0.37	2.2%	97%	20%	28%
McLean Township, Shelby County	3,248	1,160	6%	18%	76%	0.36	5.3%	92%	14%	18%
Orange Township, Shelby County	1,032	401	0%	13%	87%	0.39	2.6%	96%	19%	46%
Perry Township, Shelby County	1,211	439	17%	17%	66%	0.45	7.8%	90%	17%	24%
Salem Township, Shelby County	2,019	772	3%	27%	70%	0.36	4.7%	91%	19%	27%
Turtle Creek Township, Shelby County	1,525	507	1%	11%	88%	0.45	5.2%	93%	6%	38%
Van Buren Township, Shelby County	2,133	728	3%	21%	76%	0.33	2.0%	98%	14%	32%
Washington Township, Shelby County	1,968	758	3%	34%	63%	0.35	10.4%	92%	18%	37%
Alliance City, Stark County	22,108	8,701	24%	34%	42%	0.50	13.2%	89%	24%	45%
Bethlehem Township, Stark County	5,291	2,181	13%	28%	59%	0.42	3.7%	92%	24%	57%
Canton Township, Stark County	13,085	5,252	13%	25%	62%	0.40	10.9%	89%	17%	49%
Canton City, Stark County	72,463	30,220	29%	34%	37%	0.45	14.4%	87%	24%	49%
Jackson Township, Stark County	40,511	16,548	8%	18%	74%	0.46	5.4%	95%	19%	40%
Lake Township, Stark County	30,042	10,913	5%	20%	75%	0.39	5.5%	94%	19%	38%
Lawrence Township, Stark County	13,712	5,359	7%	22%	71%	0.39	6.9%	92%	22%	39%
Lexington Township, Stark County	5,439	2,013	11%	29%	60%	0.38	10.7%	84%	17%	31%
Louisville City, Stark County	9,132	3,764	8%	29%	63%	0.39	3.9%	93%	18%	40%

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Marlboro Township, Stark County	4,357	1,541	3%	20%	77%	0.37	5.8%	90%	23%	12%
Massillon City, Stark County	32,215	13,037	18%	28%	54%	0.43	10.0%	90%	21%	44%
Nimishillen Township, Stark County	9,664	3,631	4%	19%	77%	0.37	4.9%	95%	15%	25%
Osnaburg Township, Stark County	5,624	2,112	6%	25%	69%	0.39	4.9%	90%	16%	36%
Paris Township, Stark County	5,718	2,426	10%	26%	64%	0.38	8.5%	92%	21%	25%
Perry Township, Stark County	28,392	11,313	9%	24%	67%	0.38	7.4%	92%	15%	37%
Pike Township, Stark County	3,940	1,601	8%	21%	71%	0.40	6.8%	93%	23%	30%
Plain Township, Stark County	52,543	21,793	8%	24%	68%	0.42	6.2%	93%	19%	39%
Sandy Township, Stark County	3,667	1,494	14%	27%	59%	0.44	8.1%	93%	18%	59%
Sugar Creek Township, Stark County	6,519	2,479	9%	27%	64%	0.39	6.1%	86%	16%	39%
Tuscarawas Township, Stark County	5,935	2,333	5%	21%	74%	0.37	6.4%	95%	20%	29%
Washington Township, Stark County	4,622	1,674	6%	23%	71%	0.39	2.6%	92%	10%	44%
Akron City, Summit County	198,329	83,684	24%	33%	43%	0.48	12.6%	87%	25%	52%
Barberton City, Summit County	26,340	10,551	18%	35%	47%	0.45	11.2%	86%	17%	48%
Bath Township, Summit County	9,786	3,597	5%	10%	85%	0.47	2.1%	96%	16%	74%
Boston Heights Village, Summit County	1,252	453	4%	12%	84%	0.48	6.5%	98%	23%	45%
Boston Township, Summit County	1,379	572	2%	19%	79%	0.37	4.6%	97%	17%	34%
Clinton Village, Summit County	1,160	465	16%	16%	68%	0.38	8.5%	90%	33%	17%
Copley Township, Summit County	17,455	6,761	4%	16%	80%	0.44	4.6%	94%	17%	28%
Coventry Township, Summit County	10,993	4,888	12%	26%	62%	0.39	8.0%	91%	23%	46%
Cuyahoga Falls City, Summit County	49,287	21,654	13%	27%	60%	0.41	5.9%	92%	20%	39%
Fairlawn City, Summit County	7,429	3,345	6%	24%	70%	0.47	5.9%	91%	19%	51%
Green City, Summit County	25,868	10,291	8%	19%	73%	0.43	5.8%	93%	17%	37%
Hudson City, Summit County	22,389	7,834	3%	7%	90%	0.42	5.4%	97%	16%	52%
Lakemore Village, Summit County	3,051	1,222	16%	25%	59%	0.37	7.4%	93%	18%	78%
Macedonia City, Summit County	11,469	4,405	2%	14%	84%	0.42	5.4%	97%	20%	38%
Mogadore Village, Summit County	2,872	1,017	4%	33%	63%	0.36	7.4%	96%	16%	25%
Munroe Falls City, Summit County	5,025	2,070	3%	26%	71%	0.38	5.0%	96%	16%	26%
New Franklin City, Summit County	14,258	5,571	6%	15%	79%	0.36	7.6%	94%	15%	25%
Northfield Center Township, Summit County	5,896	2,213	3%	14%	83%	0.35	4.0%	97%	21%	24%
Northfield Village, Summit County	3,649	1,484	14%	28%	58%	0.42	8.9%	88%	19%	37%
Norton City, Summit County	12,054	4,624	7%	23%	70%	0.36	5.4%	93%	18%	49%
Reminderville Village, Summit County	3,743	1,303	1%	17%	82%	0.34	3.1%	95%	24%	44%
Richfield Township, Summit County	6,208	2,417	2%	18%	80%	0.50	5.0%	98%	26%	41%
Sagamore Hills Township, Summit County	11,047	4,581	4%	18%	78%	0.38	4.9%	94%	20%	37%
Silver Lake Village, Summit County	2,518	991	4%	14%	82%	0.45	3.0%	95%	18%	43%
Springfield Township, Summit County	14,655	5,658	9%	30%	61%	0.39	9.7%	88%	21%	34%
Stow City, Summit County	34,765	14,021	6%	21%	73%	0.38	5.0%	96%	19%	32%
Tallmadge City, Summit County	17,250	6,662	11%	24%	65%	0.43	7.3%	94%	22%	55%
Twinsburg Township, Summit County	2,900	1,106	14%	19%	67%	0.41	8.3%	88%	28%	47%
Twinsburg City, Summit County	18,820	7,462	6%	21%	73%	0.44	4.4%	97%	26%	49%
Bazetta Township, Trumbull County	5,779	2,646	9%	29%	62%	0.45	6.8%	88%	16%	49%
Bloomfield Township, Trumbull County	1,254	430	10%	24%	66%	0.35	6.3%	73%	23%	47%
Braceville Township, Trumbull County	2,797	1,048	12%	24%	64%	0.35	13.3%	89%	19%	26%
Bristol Township, Trumbull County	2,857	1,058	8%	24%	68%	0.33	5.5%	91%	21%	25%
Brookfield Township, Trumbull County	8,676	3,769	15%	34%	51%	0.42	5.2%	89%	23%	47%
Champion Township, Trumbull County	9,464	3,757	6%	25%	69%	0.39	4.7%	94%	15%	41%

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Cortland City, Trumbull County	7,001	3,133	11%	24%	65%	0.39	4.6%	91%	18%	42%
Farmington Township, Trumbull County	2,695	673	12%	18%	70%	0.32	5.3%	81%	28%	59%
Fowler Township, Trumbull County	2,555	1,047	10%	26%	64%	0.40	8.1%	89%	17%	27%
Greene Township, Trumbull County	1,079	397	3%	20%	77%	0.30	3.7%	91%	14%	0%
Gustavus Township, Trumbull County	1,107	432	8%	25%	67%	0.32	12.5%	86%	18%	16%
Hartford Township, Trumbull County	2,098	803	8%	16%	76%	0.36	2.0%	90%	17%	49%
Howland Township, Trumbull County	18,803	8,280	11%	24%	65%	0.46	5.4%	89%	17%	34%
Hubbard Township, Trumbull County	13,284	5,807	13%	31%	56%	0.42	6.0%	91%	24%	39%
Johnston Township, Trumbull County	1,496	617	7%	27%	66%	0.40	4.6%	90%	30%	0%
Kinsman Township, Trumbull County	2,020	691	10%	32%	58%	0.39	5.0%	91%	14%	23%
Liberty Township, Trumbull County	21,579	9,675	14%	31%	55%	0.40	6.5%	91%	19%	49%
Lordstown Village, Trumbull County	3,346	1,530	7%	28%	65%	0.36	4.5%	90%	26%	27%
Mcdonald Village, Trumbull County	3,196	1,321	11%	26%	63%	0.37	8.5%	91%	19%	55%
Mecca Township, Trumbull County	2,631	1,094	8%	25%	67%	0.33	8.5%	87%	15%	20%
Mesopotamia Township, Trumbull County	3,327	710	15%	27%	58%	0.35	3.8%	48%	29%	18%
Newton Township, Trumbull County	8,710	3,978	11%	31%	58%	0.36	10.3%	89%	15%	38%
Southington Township, Trumbull County	3,638	1,434	8%	27%	65%	0.35	5.7%	91%	29%	65%
Vernon Township, Trumbull County	1,325	532	17%	26%	57%	0.44	10.6%	86%	24%	63%
Vienna Township, Trumbull County	3,908	1,605	14%	27%	59%	0.47	11.0%	91%	20%	44%
Warren Township, Trumbull County	5,424	2,183	16%	36%	48%	0.42	9.5%	88%	23%	41%
Warren City, Trumbull County	40,705	17,398	31%	32%	37%	0.48	10.3%	88%	21%	52%
Weathersfield Township, Trumbull County	25,403	10,701	18%	31%	51%	0.43	8.7%	87%	16%	37%
Auburn Township, Tuscarawas County	958	356	2%	13%	85%	0.31	2.3%	91%	22%	7%
Bucks Township, Tuscarawas County	1,944	622	10%	24%	66%	0.39	2.9%	71%	17%	18%
Clay Township, Tuscarawas County	2,003	723	10%	22%	68%	0.33	7.2%	88%	16%	31%
Dover Township, Tuscarawas County	4,598	1,945	17%	21%	62%	0.44	9.4%	92%	25%	57%
Dover City, Tuscarawas County	12,869	5,273	12%	29%	59%	0.44	5.6%	90%	22%	45%
Fairfield Township, Tuscarawas County	1,296	478	2%	7%	91%	0.24	4.4%	99%	4%	0%
Franklin Township, Tuscarawas County	4,740	2,036	15%	23%	62%	0.42	6.3%	93%	21%	43%
Goshen Township, Tuscarawas County	5,196	2,036	12%	25%	63%	0.39	7.2%	89%	19%	32%
Jefferson Township, Tuscarawas County	828	367	11%	20%	69%	0.34	1.7%	95%	7%	45%
Lawrence Township, Tuscarawas County	5,773	2,251	5%	22%	73%	0.40	6.8%	93%	17%	21%
Mill Township, Tuscarawas County	9,890	4,030	21%	31%	48%	0.42	9.2%	89%	20%	53%
New Philadelphia City, Tuscarawas County	17,397	7,034	15%	33%	52%	0.44	7.7%	90%	18%	45%
Oxford Township, Tuscarawas County	4,940	1,922	22%	26%	52%	0.41	9.9%	87%	22%	46%
Perry Township, Tuscarawas County	276	123	19%	15%	66%	0.47	8.3%	97%	8%	19%
Rush Township, Tuscarawas County	756	292	14%	35%	51%	0.35	9.6%	93%	41%	100%
Salem Township, Tuscarawas County	1,943	669	10%	20%	70%	0.34	8.9%	87%	13%	27%
Sandy Township, Tuscarawas County	2,962	1,254	19%	28%	53%	0.44	10.3%	91%	31%	35%
Sugar Creek Township, Tuscarawas County	4,201	1,507	6%	33%	61%	0.39	2.5%	84%	23%	18%
Union Township, Tuscarawas County	1,713	680	12%	33%	55%	0.40	8.0%	84%	18%	58%
Warren Township, Tuscarawas County	1,549	557	1%	32%	67%	0.39	4.3%	90%	30%	7%
Warwick Township, Tuscarawas County	2,791	1,140	9%	28%	63%	0.40	4.9%	94%	15%	33%
Washington Township, Tuscarawas County	650	255	22%	13%	65%	0.40	24.6%	81%	0%	65%
Wayne Township, Tuscarawas County	2,298	700	5%	29%	66%	0.51	1.9%	72%	26%	15%
York Township, Tuscarawas County	1,126	463	11%	27%	62%	0.43	2.5%	81%	11%	27%
Allen Township, Union County	2,137	807	0%	15%	85%	0.33	3.8%	99%	26%	0%
Claibourne Township, Union County	3,579	1,326	14%	35%	51%	0.36	9.3%	89%	26%	43%
Darby Township, Union County	2,808	792	17%	23%	60%	0.42	0.3%	84%	27%	57%

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Dover Township, Union County	2,500	941	8%	20%	72%	0.40	3.7%	93%	29%	39%
Jackson Township, Union County	742	326	0%	27%	73%	0.37	2.5%	91%	12%	0%
Jerome Township, Union County	7,720	2,620	2%	12%	86%	0.38	2.4%	98%	23%	51%
Leesburg Township, Union County	1,581	570	11%	24%	65%	0.37	7.1%	90%	22%	43%
Liberty Township, Union County	2,104	642	4%	20%	76%	0.27	0.0%	92%	29%	0%
Millcreek Township, Union County	1,042	408	0%	14%	86%	0.26	4.5%	93%	16%	0%
Paris Township, Union County	24,134	8,100	10%	29%	61%	0.40	5.0%	94%	26%	40%
Taylor Township, Union County	1,680	584	9%	18%	73%	0.38	2.0%	94%	34%	13%
Union Township, Union County	1,529	556	6%	28%	66%	0.35	2.7%	92%	34%	27%
Washington Township, Union County	861	344	6%	34%	60%	0.33	5.0%	86%	48%	0%
York Township, Union County	1,053	415	4%	20%	76%	0.39	2.7%	90%	16%	0%
Harrison Township, Van Wert County	1,064	408	8%	19%	73%	0.34	2.1%	97%	14%	13%
Hoaglin Township, Van Wert County	451	232	9%	28%	63%	0.57	9.4%	95%	9%	0%
Jackson Township, Van Wert County	451	162	0%	30%	70%	0.29	0.0%	100%	0%	0%
Jennings Township, Van Wert County	552	230	14%	16%	70%	0.33	0.3%	98%	12%	46%
Liberty Township, Van Wert County	1,569	624	8%	40%	52%	0.44	7.1%	80%	18%	39%
Pleasant Township, Van Wert County	10,674	4,259	17%	32%	51%	0.42	10.0%	89%	19%	43%
Ridge Township, Van Wert County	3,183	1,339	10%	25%	65%	0.38	3.1%	95%	20%	49%
Tully Township, Van Wert County	2,056	765	7%	29%	64%	0.44	3.4%	94%	15%	27%
Union Township, Van Wert County	822	362	6%	16%	78%	0.46	1.4%	95%	9%	0%
Washington Township, Van Wert County	5,102	1,991	9%	29%	62%	0.39	9.1%	93%	17%	22%
Willshire Township, Van Wert County	1,661	636	6%	26%	68%	0.37	7.9%	91%	11%	43%
York Township, Van Wert County	991	347	12%	34%	54%	0.44	10.4%	95%	24%	32%
Clinton Township, Vinton County	1,898	730	21%	43%	36%	0.38	14.6%	90%	34%	41%
Eagle Township, Vinton County	593	233	34%	29%	37%	0.47	10.1%	84%	29%	15%
Elk Township, Vinton County	3,264	1,209	22%	29%	49%	0.41	9.0%	92%	17%	52%
Harrison Township, Vinton County	1,217	396	1%	30%	69%	0.28	15.1%	84%	15%	37%
Jackson Township, Vinton County	846	314	20%	44%	36%	0.38	6.7%	92%	22%	72%
Knox Township, Vinton County	655	231	14%	30%	56%	0.34	8.6%	93%	12%	49%
Madison Township, Vinton County	617	257	9%	20%	71%	0.32	4.1%	94%	5%	8%
Richland Township, Vinton County	1,570	544	11%	31%	58%	0.40	18.0%	81%	12%	18%
Swan Township, Vinton County	888	338	19%	34%	47%	0.41	13.3%	81%	28%	55%
Vinton Township, Vinton County	469	244	32%	13%	55%	0.37	6.4%	92%	24%	100%
Wilkesville Township, Vinton County	1,011	427	23%	32%	45%	0.35	17.6%	92%	20%	34%
Clear Creek Township, Warren County	31,366	10,607	2%	11%	87%	0.36	5.2%	98%	19%	22%
Deerfield Township, Warren County	37,696	14,022	3%	18%	79%	0.41	3.8%	95%	22%	31%
Franklin Township, Warren County	31,096	12,147	10%	28%	62%	0.39	8.6%	91%	21%	41%
Hamilton Township, Warren County	24,603	8,329	4%	11%	85%	0.40	6.7%	97%	19%	39%
Harlan Township, Warren County	4,896	1,663	4%	19%	77%	0.43	8.8%	92%	18%	19%
Lebanon City, Warren County	20,450	7,237	10%	25%	65%	0.38	8.1%	91%	19%	40%
Loveland City, Warren County	876	260	0%	0%	100%	0.27	0.0%	100%	0%	N/A
Mason City, Warren County	31,654	11,377	4%	16%	80%	0.41	4.3%	96%	21%	37%
Massie Township, Warren County	1,155	466	4%	24%	72%	0.33	3.1%	93%	18%	20%
Salem Township, Warren County	4,581	1,699	11%	26%	63%	0.46	5.0%	92%	29%	40%
Turtlecreek Township, Warren County	15,341	4,141	5%	18%	77%	0.41	7.4%	96%	21%	53%
Union Township, Warren County	4,833	1,875	6%	36%	58%	0.41	11.7%	85%	26%	49%
Washington Township, Warren County	2,826	1,129	7%	20%	73%	0.39	7.2%	92%	24%	26%

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Wayne Township, Warren County	8,543	3,407	8%	22%	70%	0.43	4.9%	94%	22%	34%
Adams Township, Washington County	1,454	590	9%	33%	58%	0.40	5.1%	86%	13%	48%
Aurelius Township, Washington County	445	184	36%	20%	44%	0.40	1.0%	82%	24%	67%
Barlow Township, Washington County	2,586	935	9%	24%	67%	0.39	11.7%	86%	17%	27%
Belpre Township, Washington County	3,840	1,581	15%	19%	66%	0.38	7.6%	90%	14%	57%
Belpre City, Washington County	6,448	2,973	20%	33%	47%	0.45	4.2%	91%	20%	44%
Decatur Township, Washington County	1,253	523	0%	20%	80%	0.32	12.4%	90%	17%	14%
Dunham Township, Washington County	2,556	872	17%	21%	62%	0.43	12.5%	94%	23%	54%
Fairfield Township, Washington County	1,140	362	15%	7%	78%	0.32	6.2%	95%	12%	0%
Fearing Township, Washington County	951	340	8%	19%	73%	0.32	15.4%	91%	12%	0%
Grandview Township, Washington County	1,379	661	21%	30%	49%	0.40	7.5%	94%	12%	28%
Independence Township, Washington County	384	133	23%	16%	61%	0.47	0.0%	96%	0%	0%
Lawrence Township, Washington County	819	385	30%	29%	41%	0.56	3.6%	94%	16%	0%
Liberty Township, Washington County	1,001	280	22%	11%	67%	0.39	9.3%	97%	3%	100%
Ludlow Township, Washington County	385	186	9%	7%	84%	0.30	0.0%	70%	0%	65%
Marietta Township, Washington County	4,559	1,939	24%	24%	52%	0.48	6.8%	90%	15%	60%
Marietta City, Washington County	13,996	5,953	25%	29%	46%	0.52	8.7%	89%	20%	48%
Muskingum Township, Washington County	4,439	1,729	6%	17%	77%	0.38	5.3%	93%	12%	34%
Newport Township, Washington County	1,857	789	3%	24%	73%	0.34	0.0%	92%	7%	0%
Palmer Township, Washington County	513	237	8%	22%	70%	0.42	0.0%	85%	26%	0%
Salem Township, Washington County	1,210	487	14%	23%	63%	0.39	4.2%	87%	13%	49%
Warren Township, Washington County	4,006	1,493	10%	19%	71%	0.39	8.3%	92%	17%	36%
Waterford Township, Washington County	3,676	1,494	11%	26%	63%	0.39	2.6%	89%	11%	22%
Watertown Township, Washington County	1,533	548	1%	20%	79%	0.41	4.3%	96%	5%	0%
Wesley Township, Washington County	921	390	25%	22%	53%	0.40	0.0%	87%	15%	0%
Baughman Township, Wayne County	4,563	1,783	9%	27%	64%	0.44	3.9%	95%	15%	42%
Canaan Township, Wayne County	4,887	1,740	7%	33%	60%	0.36	4.8%	90%	25%	22%
Chester Township, Wayne County	3,083	1,033	12%	15%	73%	0.33	2.8%	76%	22%	13%
Chippewa Township, Wayne County	10,210	4,036	4%	27%	69%	0.38	4.9%	94%	18%	39%
Clinton Township, Wayne County	3,080	1,136	10%	26%	64%	0.36	6.4%	94%	15%	49%
Congress Township, Wayne County	4,548	1,682	15%	30%	55%	0.40	10.8%	90%	26%	26%
East Union Township, Wayne County	6,839	2,260	14%	30%	56%	0.37	5.0%	74%	24%	38%
Franklin Township, Wayne County	3,898	1,303	12%	30%	58%	0.37	2.5%	72%	30%	24%
Green Township, Wayne County	11,996	4,774	13%	28%	59%	0.42	5.7%	91%	21%	46%
Milton Township, Wayne County	3,049	1,079	9%	27%	64%	0.40	4.0%	92%	12%	42%
Paint Township, Wayne County	3,220	796	18%	29%	53%	0.40	2.6%	43%	22%	10%
Plain Township, Wayne County	3,100	1,221	10%	17%	73%	0.34	5.0%	93%	16%	35%
Rittman City, Wayne County	6,426	2,458	12%	35%	53%	0.39	7.0%	91%	16%	44%
Salt Creek Township, Wayne County	4,340	921	7%	37%	56%	0.36	2.8%	44%	18%	27%
Sugar Creek Township, Wayne County	6,678	2,228	6%	26%	68%	0.38	2.3%	80%	15%	21%
Wayne Township, Wayne County	4,181	1,547	2%	27%	71%	0.39	3.6%	89%	21%	36%
Wooster Township, Wayne County	4,722	2,075	9%	31%	60%	0.38	2.4%	95%	22%	36%
Wooster City, Wayne County	26,551	10,838	19%	31%	50%	0.47	5.2%	92%	22%	45%
Brady Township, Williams County	2,583	1,087	14%	27%	59%	0.38	7.4%	91%	21%	34%
Bridgewater Township, Williams County	1,477	558	5%	20%	75%	0.37	14.5%	90%	22%	18%
Bryan City, Williams County	8,493	3,683	19%	35%	46%	0.46	10.1%	91%	20%	51%
Center Township, Williams County	2,856	1,180	11%	14%	75%	0.40	3.6%	95%	20%	0%
Florence Township, Williams County	1,827	792	12%	26%	62%	0.34	7.4%	93%	21%	54%
Jefferson Township, Williams County	1,919	702	5%	22%	73%	0.38	1.6%	98%	14%	84%

## Key Facts and ALICE Statistics by Municipality, Ohio, 2015

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%
Madison Township, Williams County	922	376	16%	22%	62%	0.37	1.4%	85%	13%	57%
Mill Creek Township, Williams County	754	327	10%	44%	46%	0.42	10.3%	86%	19%	28%
Montpelier Village, Williams County	4,026	1,670	16%	35%	49%	0.41	7.1%	91%	23%	35%
Northwest Township, Williams County	1,159	513	17%	39%	44%	0.44	15.3%	91%	31%	41%
Pioneer Village, Williams County	1,653	724	13%	32%	55%	0.35	4.9%	89%	19%	28%
Pulaski Township, Williams County	2,134	997	14%	33%	53%	0.39	6.0%	90%	30%	47%
Springfield Township, Williams County	3,125	847	9%	20%	71%	0.32	3.4%	92%	15%	38%
St. Joseph Township, Williams County	2,803	1,160	14%	22%	64%	0.37	4.9%	94%	19%	48%
Superior Township, Williams County	1,655	534	5%	12%	83%	0.33	7.2%	95%	17%	0%
Bloom Township, Wood County	2,648	965	8%	22%	70%	0.33	6.8%	91%	20%	29%
Bowling Green City, Wood County	31,506	11,163	34%	22%	44%	0.52	10.1%	93%	16%	60%
Center Township, Wood County	1,328	444	18%	4%	78%	0.33	5.3%	87%	32%	36%
Fostoria City, Wood County	992	488	32%	28%	40%	0.43	16.2%	86%	24%	60%
Freedom Township, Wood County	2,795	1,008	11%	16%	73%	0.35	4.6%	94%	22%	57%
Grand Rapids Township, Wood County	1,511	619	10%	21%	69%	0.39	4.7%	91%	23%	42%
Henry Township, Wood County	4,265	1,614	9%	30%	61%	0.35	6.5%	91%	23%	13%
Jackson Township, Wood County	742	284	8%	31%	61%	0.36	4.3%	97%	13%	80%
Lake Township, Wood County	11,217	4,692	8%	26%	66%	0.38	5.5%	93%	17%	31%
Liberty Township, Wood County	1,771	666	5%	31%	64%	0.41	6.8%	91%	17%	47%
Middleton Township, Wood County	4,566	1,594	3%	18%	79%	0.37	6.0%	98%	23%	33%
Milton Township, Wood County	916	420	10%	23%	67%	0.35	8.0%	93%	26%	40%
Montgomery Township, Wood County	4,314	1,700	12%	31%	57%	0.36	8.4%	92%	23%	45%
Northwood City, Wood County	5,316	2,292	11%	22%	67%	0.38	9.3%	90%	27%	24%
Perry Township, Wood County	1,712	698	14%	16%	70%	0.39	5.2%	92%	11%	36%
Perrysburg Township, Wood County	12,572	5,130	12%	22%	66%	0.45	5.0%	94%	21%	40%
Perrysburg City, Wood County	21,243	8,579	8%	17%	75%	0.45	5.7%	96%	18%	35%
Plain Township, Wood County	1,592	592	10%	13%	77%	0.34	2.8%	91%	32%	11%
Portage Township, Wood County	1,739	624	3%	11%	86%	0.39	6.3%	97%	11%	20%
Rossford City, Wood County	6,458	2,831	7%	26%	67%	0.39	6.1%	95%	24%	34%
Troy Township, Wood County	3,942	1,573	7%	28%	65%	0.37	8.6%	95%	25%	46%
Washington Township, Wood County	2,213	768	3%	11%	86%	0.39	4.1%	96%	12%	15%
Webster Township, Wood County	1,169	430	5%	14%	81%	0.41	8.9%	91%	24%	13%
Weston Township, Wood County	2,358	917	13%	29%	58%	0.39	8.1%	91%	21%	38%
Antrim Township, Wyandot County	1,276	520	8%	22%	70%	0.28	7.0%	92%	14%	39%
Crane Township, Wyandot County	7,492	3,351	19%	29%	52%	0.42	7.3%	91%	19%	42%
Crawford Township, Wyandot County	4,727	1,952	9%	31%	60%	0.38	7.2%	92%	18%	31%
Eden Township, Wyandot County	976	381	9%	14%	77%	0.53	6.2%	94%	10%	32%
Jackson Township, Wyandot County	581	222	21%	12%	67%	0.37	2.8%	88%	23%	15%
Marseilles Township, Wyandot County	328	177	25%	19%	56%	0.46	1.1%	88%	4%	5%
Mifflin Township, Wyandot County	1,023	353	9%	12%	79%	0.42	11.5%	85%	14%	0%
Pitt Township, Wyandot County	1,048	409	15%	12%	73%	0.44	4.4%	94%	20%	23%
Richland Township, Wyandot County	889	330	8%	26%	66%	0.26	2.3%	91%	17%	27%
Ridge Township, Wyandot County	483	193	2%	15%	83%	0.28	10.9%	79%	21%	0%
Salem Township, Wyandot County	1,132	393	4%	19%	77%	0.36	2.7%	94%	9%	0%
Sycamore Township, Wyandot County	1,648	664	9%	23%	68%	0.35	4.9%	91%	14%	38%
Tymochtee Township, Wyandot County	864	382	0%	17%	83%	0.37	7.1%	95%	13%	17%

# APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county in 2015, 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold.

Missing data for 2007 is due to the fact that in that year, the American Community Survey did not report data for counties with populations of less than 20,000.

## ALICE Households, Ohio, 2007–2015

	2015			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Adams	10,858	24%	30%	10,870	22%	30%	10,878	25%	29%	9,853	20%	35%	5-year
Allen	40,234	14%	26%	40,366	19%	24%	40,615	17%	26%	41,743	14%	21%	1-year
Ashland	20,427	13%	27%	20,261	13%	28%	20,083	15%	26%	19,672	11%	28%	5-year
Ashtabula	37,333	14%	29%	39,008	18%	31%	38,078	15%	32%	38,022	14%	30%	1-year
Athens	22,757	31%	25%	22,023	30%	26%	21,782	27%	30%	21,970	29%	26%	1-year
Auglaize	18,193	9%	21%	18,418	10%	23%	18,287	7%	20%	18,163	8%	20%	5-year
Belmont	27,782	13%	28%	28,549	15%	19%	28,228	14%	27%	28,209	14%	26%	1-year
Brown	16,672	14%	28%	16,501	14%	33%	15,977	12%	27%	16,063	15%	26%	5-year
Butler	135,380	14%	23%	132,861	12%	24%	135,400	13%	20%	130,997	11%	23%	1-year
Carroll	10,972	13%	28%	11,226	16%	28%	11,453	13%	22%	11,197	13%	25%	5-year
Champaign	15,237	11%	25%	15,075	12%	22%	15,117	11%	25%	15,446	11%	20%	5-year
Clark	54,232	14%	28%	54,288	18%	31%	55,459	18%	27%	54,093	14%	26%	1-year
Clermont	75,266	9%	24%	75,465	11%	26%	71,884	9%	25%	72,176	9%	22%	1-year
Clinton	16,073	16%	27%	16,000	18%	24%	15,988	13%	24%	16,547	13%	22%	5-year
Columbiana	42,116	13%	30%	42,499	15%	23%	42,506	17%	29%	40,823	16%	28%	1-year
Coshocton	14,335	15%	29%	14,568	17%	26%	14,495	17%	23%	14,225	14%	25%	5-year
Crawford	17,798	15%	26%	17,367	15%	25%	17,885	13%	23%	18,657	12%	26%	5-year
Cuyahoga	532,752	18%	28%	529,284	18%	24%	529,942	16%	27%	537,492	15%	26%	1-year
Darke	20,865	12%	29%	21,016	12%	23%	20,736	11%	23%	20,889	9%	21%	5-year
Defiance	15,279	12%	23%	15,322	14%	21%	15,368	14%	20%	15,061	12%	21%	5-year
Delaware	65,946	5%	17%	65,046	5%	17%	63,117	7%	14%	58,266	5%	15%	1-year
Erie	30,876	12%	27%	31,739	10%	27%	32,243	12%	23%	31,889	11%	20%	1-year
Fairfield	55,213	9%	28%	54,370	10%	24%	53,342	11%	23%	53,221	9%	20%	1-year
Fayette	11,589	17%	33%	11,451	19%	27%	11,542	17%	24%	11,466	15%	22%	5-year
Franklin	495,250	15%	24%	471,438	15%	23%	462,716	16%	23%	452,338	14%	20%	1-year
Fulton	16,229	10%	24%	16,272	12%	21%	16,387	10%	21%	15,841	9%	24%	5-year
Gallia	11,590	21%	30%	11,497	19%	29%	12,196	18%	21%	11,782	25%	25%	5-year
Geauga	34,486	6%	19%	34,204	8%	22%	34,400	6%	20%	32,721	6%	23%	1-year
Greene	66,163	14%	18%	62,465	13%	25%	62,413	14%	19%	60,031	10%	21%	1-year
Guernsey	15,558	18%	25%	15,348	16%	30%	16,034	16%	28%	16,474	19%	22%	5-year
Hamilton	336,807	16%	26%	328,390	18%	22%	324,915	17%	23%	329,831	13%	26%	1-year
Hancock	31,389	11%	14%	30,064	13%	23%	30,198	12%	17%	31,525	10%	20%	1-year
Hardin	11,540	16%	28%	11,655	17%	25%	11,816	18%	28%	11,883	19%	24%	5-year
Harrison	6,271	15%	30%	6,324	18%	26%	6,377	19%	25%	N/A	N/A	N/A	5-year
Henry	10,958	10%	26%	11,163	12%	19%	11,187	13%	19%	11,172	7%	20%	5-year
Highland	16,696	19%	29%	17,062	18%	28%	16,798	16%	25%	15,405	17%	29%	5-year
Hocking	11,387	17%	32%	11,413	17%	25%	11,449	16%	21%	10,730	16%	27%	5-year
Holmes	12,685	12%	37%	12,392	14%	43%	11,720	15%	42%	11,588	9%	41%	5-year
Huron	22,527	12%	26%	22,350	12%	24%	22,758	13%	22%	23,104	12%	21%	5-year

# ALICE Households, Ohio, 2007–2015

	2015			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Jackson	12,981	22%	29%	13,421	22%	27%	13,295	23%	25%	13,017	19%	29%	5-year
Jefferson	27,400	18%	25%	28,625	16%	25%	28,673	18%	27%	28,799	17%	21%	1-year
Knox	22,759	14%	30%	22,311	15%	25%	22,866	13%	23%	21,265	12%	27%	5-year
Lake	96,655	8%	23%	95,087	10%	22%	93,928	9%	21%	93,839	6%	24%	1-year
Lawrence	23,548	19%	25%	23,408	18%	25%	24,182	16%	25%	24,657	21%	27%	5-year
Licking	64,861	12%	24%	63,160	12%	26%	63,972	13%	21%	58,546	11%	24%	1-year
Logan	18,640	13%	23%	18,377	14%	23%	18,051	13%	25%	18,886	12%	20%	5-year
Lorain	118,813	13%	25%	115,670	15%	24%	116,475	13%	23%	109,633	11%	27%	1-year
Lucas	176,176	19%	26%	176,924	21%	23%	176,415	19%	28%	178,773	17%	25%	1-year
Madison	14,906	9%	26%	14,720	8%	29%	14,641	11%	31%	14,480	9%	22%	5-year
Mahoning	97,544	16%	31%	96,689	16%	27%	97,700	15%	31%	98,716	17%	24%	1-year
Marion	24,364	16%	34%	24,496	16%	26%	25,438	19%	25%	25,043	16%	27%	1-year
Medina	66,769	8%	20%	65,593	7%	22%	66,184	8%	18%	62,019	9%	23%	1-year
Meigs	9,322	21%	32%	9,469	23%	33%	9,711	19%	29%	9,451	19%	32%	5-year
Mercer	15,919	9%	26%	15,910	10%	24%	15,739	10%	16%	15,092	9%	22%	5-year
Miami	40,757	12%	28%	41,261	14%	19%	41,026	10%	26%	39,731	10%	23%	1-year
Monroe	6,056	17%	25%	6,071	14%	24%	6,174	17%	24%	N/A	N/A	N/A	5-year
Montgomery	223,510	17%	27%	221,121	17%	25%	223,211	16%	28%	223,501	14%	22%	1-year
Morgan	6,120	20%	31%	6,271	19%	26%	6,187	19%	25%	N/A	N/A	N/A	5-year
Morrow	12,700	11%	30%	12,629	14%	24%	13,232	12%	23%	12,005	7%	28%	5-year
Muskingum	34,150	15%	29%	33,675	19%	27%	34,238	16%	22%	32,290	18%	24%	1-year
Noble	4,886	12%	41%	4,804	14%	39%	4,904	17%	29%	N/A	N/A	N/A	5-year
Ottawa	17,334	9%	19%	17,495	10%	19%	17,385	10%	19%	18,125	8%	18%	5-year
Paulding	7,699	13%	27%	7,700	14%	25%	7,661	11%	23%	N/A	N/A	N/A	5-year
Perry	13,780	19%	26%	13,656	21%	26%	13,660	19%	24%	12,438	16%	28%	5-year
Pickaway	19,460	11%	26%	19,307	12%	28%	19,122	12%	26%	17,888	10%	27%	5-year
Pike	10,940	21%	29%	10,865	23%	25%	10,689	21%	24%	10,939	25%	24%	5-year
Portage	61,664	15%	26%	59,712	15%	22%	61,526	16%	20%	60,755	11%	26%	1-year
Preble	16,124	12%	26%	16,360	10%	24%	16,270	10%	25%	16,546	10%	21%	5-year
Putnam	13,049	6%	22%	12,982	6%	21%	13,139	8%	17%	12,430	7%	19%	5-year
Richland	46,989	12%	27%	48,529	15%	25%	47,654	12%	24%	48,884	9%	25%	1-year
Ross	28,324	16%	30%	27,948	19%	21%	27,943	16%	27%	26,528	13%	27%	1-year
Sandusky	23,626	14%	26%	23,907	12%	25%	23,922	11%	21%	23,915	10%	21%	5-year
Scioto	30,477	25%	22%	28,927	22%	26%	29,414	19%	28%	30,300	22%	28%	1-year
Seneca	21,538	15%	28%	21,792	15%	26%	22,117	11%	24%	22,311	11%	22%	5-year
Shelby	18,537	10%	23%	18,508	12%	22%	18,377	11%	25%	18,561	10%	21%	5-year
Stark	151,727	12%	26%	150,470	13%	24%	149,122	13%	27%	150,682	12%	28%	1-year
Summit	220,792	14%	26%	221,175	16%	21%	219,997	14%	24%	220,914	13%	25%	1-year
Trumbull	86,763	18%	28%	86,992	17%	24%	84,492	16%	28%	87,595	15%	22%	1-year
Tuscarawas	36,511	15%	24%	36,699	11%	27%	34,310	13%	30%	36,089	14%	22%	1-year
Union	18,431	8%	24%	18,208	7%	28%	18,184	8%	22%	N/A	N/A	N/A	5-year
Van Wert	11,355	12%	29%	11,331	11%	26%	11,398	10%	25%	11,725	8%	22%	5-year
Vinton	4,992	19%	32%	5,313	20%	30%	5,349	20%	25%	N/A	N/A	N/A	5-year
Warren	79,915	5%	17%	77,718	6%	16%	74,843	5%	22%	72,220	6%	15%	1-year
Washington	25,064	17%	25%	24,652	15%	22%	25,202	16%	21%	25,200	13%	26%	5-year
Wayne	42,439	10%	27%	42,246	12%	28%	41,530	12%	26%	42,417	8%	27%	1-year
Williams	15,150	14%	28%	14,741	13%	30%	14,933	11%	25%	15,301	10%	24%	5-year
Wood	50,674	13%	21%	50,219	14%	24%	47,242	14%	24%	48,917	14%	21%	1-year
Wyandot	9,327	13%	25%	9,408	11%	24%	9,179	10%	23%	9,043	7%	22%	5-year

# APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Ohio's 88 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Ohio.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; and for populations under 65,000, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.)