

**BEFORE
THE PUBLIC UTILITIES COMMISSION OF OHIO**

In the Matter of the Commission's)	
Consideration of Solutions Concerning)	
the Disconnection of Gas and Electric)	Case No. 22-668-GE-UNC
Service in Winter Emergencies for the)	
2022-2023 Winter Heating Season.)	

**CONSUMER PROTECTION COMMENTS
BY
THE LEGAL AID SOCIETY OF COLUMBUS
OFFICE OF THE OHIO CONSUMERS' COUNSEL
OHIO POVERTY LAW CENTER
PRO SENIORS, INC.
SOUTHEASTERN OHIO LEGAL SERVICES
AND LEGAL AID SOCIETY OF SOUTHWEST OHIO, LLC**

Bruce Weston (0016973)
Ohio Consumers' Counsel

Ambrosia E. Wilson (0096598)
Counsel of Record
Amy Botschner O'Brien (0096598)
Assistant Consumers' Counsel

Office of the Ohio Consumers' Counsel
65 East State Street, Suite 700
Columbus, Ohio 43215
Telephone: [Wilson]: (614) 466-1292
Telephone: [Botschner O'Brien]: (614) 466-9575
ambrosia.wilson@occ.ohio.gov
amy.botschner.obrien@occ.ohio.gov
(willing to accept service by e-mail)

Stephanie Moes (0077136)
Legal Aid Society of Southwest Ohio, LLC
215 East Ninth Street, Suite 500
Cincinnati, Ohio 45202
(513) 362-2807 (direct dial)
(513) 259-7309 (cell)
smoes@lascinti.org
(willing to accept service by e-mail)

Michael Walters (0068921)
Legal Helpline Managing Attorney
Pro Seniors, Inc.
7162 Reading Road, Suite 1150
Cincinnati, Ohio 45237
Telephone: (513) 458-5532
Facsimile: (513) 345-4162
mwalters@proseniors.org
(willing to accept service by e-mail)

Peggy P. Lee (0067912)
Senior Staff Attorney II
Southeastern Ohio Legal Services
964 E. State St
Athens, Ohio 45701
Telephone: (740) 594-3558
Direct: (614) 827-0515
Fax: (740) 594-3791
plee@seols.org
(willing to accept service by e-mail)

James Mackey (0096715)
Staff Attorney
Legal Aid Society of Columbus
1108 City Park Ave.

Susan Jagers (0061678)
Ohio Poverty Law Center
1108 City Park Ave. Suite 200
Columbus, Ohio 43206
(614) 824-2501
sjagers@ohiopovertylaw.org
(willing to accept service by e-mail)

September 14, 2022

Columbus, Ohio 43206
(614) 737-0136
Fax: (614) 224-4514
jmackey@columbuslegalaid.org
(willing to accept service by e-mail)

TABLE OF CONTENTS

	PAGE
I. INTRODUCTION	1
II. RECOMMENDATIONS	3
A. To “protect at-risk populations...” under R.C. 4928.02(L), the PUCO should place a moratorium on disconnections during this winter heating season. At a minimum, the PUCO should order utilities to delay disconnection when a consumer is unable to secure an appointment for the Winter Crisis Program through a community action agency.	3
B. The PUCO should permit consumers to use the Winter Reconnect Order once per <i>utility</i> (electric and gas) during the winter months. The PUCO should also shift the emergency Winter Reconnect Order to a bi-annual Crisis Order—one that is available for electric consumers during the summer months from July 1 through September 30 and another one available to electric and natural gas consumers during the winter months.	5
C. The PUCO should suspend Percentage of Income Program (PIPP) drops due to the failure to reverify their income. And the PUCO should permit consumers to reenroll into PIPP who owe past due PIPP payments or accumulate an arrearage during the Winter Reconnect timeframe.	6
D. The PUCO should require on a monthly and annual basis, that the electric and natural gas utilities report the number of disconnections and reconnection by zip code to the PUCO, OCC, and the ODOD.	8
E. All PIPP Plus consumers, including newly eligible PIPP consumers, must be given the protection of the Winter Reconnect Order this winter because they are being billed for electricity in excess of the utilities’ standard offers.....	9
F. The PUCO should avoid a result where expanded eligibility for electric PIPP Plus could have the unintended consequence of exposing even more consumers to higher prices for electricity (the generation commodity) and more frequent disconnections due to recent nonsensical and unlawful outcomes under R.C. 4928.54.	11
III. CONCLUSION.....	12

**BEFORE
THE PUBLIC UTILITIES COMMISSION OF OHIO**

In the Matter of the Commission's)	
Consideration of Solutions Concerning)	
the Disconnection of Gas and Electric)	Case No. 22-668-GE-UNC
Service in Winter Emergencies for the)	
2022-2023 Winter Heating Season.)	

**CONSUMER PROTECTION COMMENTS
BY
THE LEGAL AID SOCIETY OF COLUMBUS
OFFICE OF THE OHIO CONSUMERS' COUNSEL
OHIO POVERTY LAW CENTER
PRO SENIORS, INC.
SOUTHEASTERN OHIO LEGAL SERVICES
AND LEGAL AID SOCIETY OF SOUTHWEST OHIO, LLC**

I. INTRODUCTION

In this proceeding, the Public Utilities Commission of Ohio (“PUCO”) will implement its annual “Winter Reconnect Order.” The annual Winter Reconnect Order is intended to help at-risk Ohio families stay connected or be reconnected to electricity and natural gas service for heating during the cold Ohio winter. A loss of winter heating can mean terrible hardship and even loss of life for people. This relief is especially needed for the 2022-2023 winter given that many Ohioans are facing soaring energy prices, the highest inflation in forty years, and a re-surging pandemic. In fact, the Ohio Association of Community Action Agencies published a report on September 13.¹ The report states that “The pandemic has created “lasting challenges” for low-income Ohioans, Ohio Association of Community Action Agencies (OACAA) Executive Director Philip Cole

¹ See Hannah News, “OACAA Releases Report of Pandemic’s Effects on Poverty, Discusses Potential ‘Rebound’ with Intel”, September 13, 2022 at 1 (Attachment 1); See also, the Ohio Association of Community Action Agencies, *The State of Poverty in Ohio* (September 13, 2022) (Attachment 2).

said Tuesday in releasing a report on the state of poverty that was also limited by pandemic effects on Census data collection. Thousands of people lost their jobs in Ohio during the pandemic . . .”²

Ohio laws, specifically R.C. 4928.02(L), require the PUCO to protect at-risk Ohioans.

Although the Consumer Parties requested that the PUCO publish (but the PUCO has not done so) a draft proposal for its 2022-2023 “Winter Reconnect Order,”³ the Consumer Parties nevertheless appreciate this opportunity to provide recommendations on the PUCO’s 2022-2023 Winter Reconnect Order.⁴ The Consumer Parties are as follows: the Legal Aid Society of Columbus (“LASC”), the Office of the Ohio Consumers’ Counsel (“OCC”), Ohio Poverty Law Center (“OPLC”), Pro Seniors, Southeastern Ohio Legal Services (“SEOLS”), and Legal Aid Society of Southwest Ohio, LLC (“LASSO”).⁵

For consumer protections, the Consumer Parties recommend the PUCO incorporate the following recommendations into its Winter Reconnect Order are:

- 1) Placing a moratorium on disconnections during the upcoming winter heating season or at least for part of it;

² *Id.*

³ *See* Joint Procedural Motion for a PUCO Draft Proposal and a Public Comment Opportunity, Case No. 22-668-GE-UNC (September 6, 2022) at 1.

⁴ While the Consumer Parties file these comments jointly, each of them is appearing separately in their individual capacities.

⁵ OCC is the statutory representative of Ohio’s approximately 4.5 million residential utility customers; LASC works to assist low-income and elderly individuals living in Columbus and Central Ohio combat unfairness and injustice, and to help people rise out of poverty; OPLC works to reduce poverty and increase justice by protecting the legal rights of Ohioans living in poverty; Pro Seniors, Inc. provides education, advice, advocacy, representation and justice for seniors in Ohio through our three programs, all provided at no cost to clients; SEOLS is an LSC-funded legal services program whose mission is to act as general counsel to a client community residing throughout thirty rural counties in southeast Ohio and, as such, provide the highest quality of legal services to its clients toward the objective of enabling poor people to assert their rights and interests.

- 2) Permitting Ohio consumers to use the Winter Reconnect Order *once per utility* (meaning to allow separate uses of the Order for electric and natural gas. utilities) instead of the current limitation of using the Order *one time in total* and shifting the Winter Reconnect Order to bi-annual order that is also available during the summer months;
- 3) Suspending consumer PIPP drops (removal from the PIPP Program and having arrearages added to their bill) resulting from consumer failure (through no fault of their own) to reverify their income;
- 4) Delaying disconnection when a consumer is unable to secure an appointment with a community action agency for the Winter Crisis Program;
- 5) All PIPP consumers, must be given the protection of the Winter Reconnect Order this winter because they are being billed for electricity in excess of the utilities' standard offers; and
- 6) Avoiding a result where expanded eligibility for electric PIPP Plus could have the unintended consequence of exposing even more consumers to higher prices for electricity (the generation commodity) and more frequent disconnections due to recent nonsensical and unlawful outcomes under R.C. 4928.54.

These recommended protections will help many Ohio families, especially those low-income and at-risk population, stay safe during Ohio's harshest weather.

II. RECOMMENDATIONS

- A. **To “protect at-risk populations...” under R.C. 4928.02(L), the PUCO should place a moratorium on disconnections during this winter heating season. At a minimum, the PUCO should order utilities to delay disconnection when a consumer is unable to secure an appointment for the Winter Crisis Program through a community action agency.**

The PUCO should place a moratorium on disconnections during this winter heating season to best protect consumers. A moratorium on disconnections during the upcoming winter heating season would help consumers in Ohio's cold winters when gas usage is typically at its highest for those heating their homes with natural gas. This relief is especially needed for the 2022-2023 winter given that many Ohioans are facing soaring energy prices, the highest inflation in forty years, and a re-surgng pandemic. In fact, the

Ohio Association of Community Action Agencies published a report on September 13.⁶ The report states that “The pandemic has created “lasting challenges” for low-income Ohioans, Ohio Association of Community Action Agencies (OACAA) Executive Director Philip Cole said Tuesday in releasing a report on the state of poverty that was also limited by pandemic effects on Census data collection. Thousands of people lost their jobs in Ohio during the pandemic . . .”⁷

It can also be challenging for consumers to secure an appointment with their community action agency for help with winter heating (through HEAP, fuel funds, etc.) when demand for utility payment assistance or other assistance is high. This is especially the case in October/November when the Winter Crisis Program typically begins.⁸

To help consumers, the PUCO should exercise its authority to order the Ohio electric and gas utilities to stop disconnections during this winter heating season. But at a minimum, the PUCO should order the Ohio electric and gas utilities to extend the disconnection date by an additional 15 business days. That means disconnections would be postponed by 15 days from the current 10-day disconnection date, under O.A.C. 4901:1-18-06(B), to provide additional time for consumers to schedule an appointment with their community action agency.

These protections should be available during the period covered under the Winter Crisis Program, or from October 1, 2022, through April 30, 2023, at a minimum. For

⁶ See Hannah News, “OACAA Releases Report of Pandemic’s Effects on Poverty, Discusses Potential ‘Rebound’ with Intel”, September 13, 2022 at 1 (Attachment 1); See also, the Ohio Association of Community Action Agencies, *The State of Poverty in Ohio* (September 13, 2022) (Attachment 2).

⁷ *Id.*

⁸ The Winter Crisis Program (the Winter Reconnect Order) is issued annually by the PUCO on an emergency basis. The Program allows residential consumers who are disconnected or are facing disconnection to pay a maximum amount of \$175 to have their service maintained or restored.

example, if a consumer contacts the PUCO call center after being unable to schedule an appointment for heating assistance or PIPP with an impending electric and/or natural gas disconnection, the PUCO call center staff should be empowered to contact the utility to stop a disconnection. Additionally, if a consumer contacts an electric and/or natural gas utility and advises they are unable to schedule an appointment with the community action agency, the utility should extend the disconnection notice by 15 business days from the 10-day disconnection notice date. This change would help consumers struggling to keep their electric and gas on during Ohio's coldest months.

- B. The PUCO should permit consumers to use the Winter Reconnect Order once per *utility* (electric and gas) during the winter months. The PUCO should also shift the emergency Winter Reconnect Order to a bi-annual Crisis Order—one that is available for electric consumers during the summer months from July 1 through September 30 and another one available to electric and natural gas consumers during the winter months.**

The PUCO should permit consumers to use the Winter Reconnect Order once per utility instead of choosing between reconnecting their gas or electric. Consumers who heat with electric and natural gas can face a disconnection notice at different times throughout the winter. In order to maintain electric and natural gas services, consumers should have the ability to use the Winter Reconnect Order for each utility—electric and natural gas—even if the disconnection notice does not occur at the same time. For example, a consumer could use the Winter Reconnect Order for natural gas in October and electric in January. This will help consumers stay connected with both electric and natural gas services to keep the home warm throughout the winter.

It is also important to keep electric service connected during the summer months. Consumers rely on the electric service to run fans, window air conditioning, and central air conditioning to stay cool and mitigate heat-related health and safety concerns. From

June 1 through September 30, a Summer Reconnect Order would allow consumers to stop a disconnection of service or reconnect service by paying up to \$175, once per electric utility during the summer cooling season. This protection would be in addition to the Summer Crisis Program provided by the Ohio Department of Development.

According to the National Oceanic and Atmospheric Administration (NOAA), consumers can experience health issues when the heat index reaches 90 degrees and above.⁹ The heat index combines the air temperature and humidity. A heat index that is 90 degrees and above can cause health issues, which include heat stroke, heat cramps, or heat exhaustion possible with prolonged exposure and/or physical activity.¹⁰ As the heat index rises above 90 degrees, the likeliness of a heat-related illness increase. For these reasons, it is important to expand the Reconnect Order into the summer to keep households connected to electricity to stay cool and safe.

C. The PUCO should suspend Percentage of Income Program (PIPP) drops due to the failure to reverify their income. And the PUCO should permit consumers to reenroll into PIPP who owe past due PIPP payments or accumulate an arrearage during the Winter Reconnect timeframe.

During the winter, under current eligibility standards, it can be challenging for consumers to obtain an appointment with a community action agency to reverify their income when appointments are scarce due to consumers scheduling an appointment for the Winter Crisis Program. Currently, consumers face being dropped from PIPP if they are unable to reverify their income. This can happen if the consumer does not have internet access to apply online or if they need assistance applying. There is little way to

⁹ National Oceanic and Atmospheric Administration, <https://www.weather.gov/ama/heatindex>.

¹⁰ *Id.*

stop disconnection because the community action agencies would not have yet processed an application due to a backlog, through no fault of the consumer. This is a problem for PIPP consumers that needs to be resolved now.

Now that the eligibility requirements are being expanded to 175% of poverty guidelines, the volume of applications will increase, placing additional demands on community action agencies. The PUCO should suspend PIPP reverification drops of consumers from the program. Any past due balances or arrearages should be rolled into the arrearage at the time the consumer is enrolled into PIPP from October 1, 2022, through April 30, 2023 (or during the Winter Reconnect timeframe).

This consumer protection is especially important since consumers could be dropped from the PIPP Plus Program while waiting on their application to be processed by social service agencies. Some processing has been taking several months. Unfortunately, consumers can be dropped, through no fault of their own, because of the demand to schedule an appointment due to under-staffing and other issues. Suspending reverification drops and permitting reenrollment to consumers with an overdue PIPP payment or arrearage will go a long way toward helping Ohio's poorest consumers stay warm this winter. This recommendation will also assist the newly eligible consumers get verified.

Also, when a former PIPP consumer utilizes the Winter Reconnect Order, the consumer should have the ability to reenroll into PIPP and have all unpaid balances transferred to the PIPP arrearage. Consumers would start their monthly PIPP payment the next billing cycle.

More fundamentally, the PUCO should solve in this case the issue of delays in service providers' enrollment of Ohioans in the assistance programs such as PIPP Plus. The goal of the programs is to actually get assistance to people who need it—and not merely to have a good program on paper. As part of solving these issues, the PUCO should be identifying the frequency, magnitude, and impact of any backlogs and delays on Ohio families who are seeking assistance. And the PUCO should identify any resource issues such as under-staffing and overstressing of social service agency resources.

There should not be a single Ohioan who qualifies for PIPP lose the protection this program affords because the system cannot accommodate the demands placed upon it. The system needs to adapt to ensure all consumers who qualify are protected. The Consumer Advocates' recommendations would help address the issues facing the Community Action Agencies this winter and protect the at-risk consumers who need PIPP protections.

D. The PUCO should require on a monthly and annual basis, that the electric and natural gas utilities report the number of disconnections and reconnection by zip code to the PUCO, OCC, and the ODOD.

Supplying the PUCO, OCC, and ODOD with monthly and annual disconnect and reconnect data can help identify communities where consumers are at a greater risk for electric and natural gas disconnections. Electric and natural gas utilities should expand the existing monthly PUCO PIPP reports to include disconnection and reconnection data by zip code. In addition, the electric and natural gas utilities should include disconnection and reconnection data by zip code in their Annual Disconnection Report filings. This data would permit a proactive (or preventative—i.e., protect consumers before the harm occurs) approach to helping low-income consumers from being disconnected in the first

place as opposed to the reactive (i.e., trying to help consumers after they have been harmed by a disconnection for example) approach now in place.

E. All PIPP Plus consumers, including newly eligible PIPP consumers, must be given the protection of the Winter Reconnect Order this winter because they are being billed for electricity in excess of the utilities' standard offers.

Low-income PIPP consumers are vulnerable to poverty, food and housing insecurity, inflation, and a resurging pandemic.¹¹ They are at-risk. But electric PIPP consumers are being billed (for June 1, 2022 to May 31, 2023) in excess of what consumers are being billed on the electric utilities' standard service offer.¹²

Past eligibility for PIPP benefits had been limited to households with incomes below 150% of the federal poverty guidelines.¹³ But, on July 27, 2022, Governor DeWine expanded PIPP eligibility to include households up to 175% of the poverty guidelines, in Executive Order 2022-12D. We appreciate the Governor's good intentions for Ohioans.

But those good intentions have been compromised by the results of the PIPP electricity auctions. There, the results of bidding by energy marketers exceeds the applicable utility's standard offer price. This outcome is unlawful per R.C. 4828.542. So, unfortunately, expanding people's eligibility for PIPP to 175% of federal poverty guidelines exposes more at-risk consumers to higher electricity charges.

¹¹ See Note 1.

¹² Those excess charges (based on estimates and projections) for the year ending May 31, 2023, are as follows: AEP (\$1,154); DP&L (\$584); Duke (\$1,289); CEI (\$324); Toledo Edison (\$321); Ohio Edison (\$329). These estimates are based on usage of 1,100 kWh per month and incorporate summer/winter rate differentials.

¹³ See O.A.C. 122:5-3-02(B).

In addition, there are strict requirements for payments to be made in-full and on-time for PIPP consumers to avoid accumulating arrearages (i.e., debt).¹⁴ If their arrearages become due, it is difficult to imagine where people who lack money will find the money to pay off such increases to their utility debt.

For the period June 1, 2022 through May 31, 2023, OCC projects (based on various assumptions) that PIPP consumers will be billed the following amounts in excess of the utilities' standard offers. These are unconscionable additional charges and debt for consumers who lack the money to get out of debt.

Table 1: Annual Excess Electricity Charges to PIPP Consumers Above the Utilities' Standard Offers

Utility	Higher Rate Increment	Monthly Excess Charge at 1,100 kWh	Total Months	Subtotal	Annual Total Excess Charge
		1100			
Ohio Power (AEP Ohio)	\$0.087450	\$96.20	12	\$1,154.34	\$1,154.34
AES (Summer)	\$0.048603	\$53.46	5	\$267.32	
AES (Winter)	\$0.041103	\$45.21	7	\$316.49	\$583.81
Duke (Summer) up to 1,000 kWh	\$0.099869	\$109.86	4	\$439.42	
Duke (Winter) up to 1,000 kWh	\$0.099869	\$99.87	8	\$798.95	
Duke (winter) above 1,000 kWh	\$0.063439	\$6.34	8	\$50.75	\$1,289.13
CEI (Summer)	\$0.018681	\$20.55	3	\$61.65	
CEI (Winter)	\$0.027503	\$30.25	9	\$272.28	\$333.93
OE (Summer)	\$0.019065	\$20.97	3	\$62.91	
OE (Winter)	\$0.027887	\$30.68	9	\$276.08	\$339.00
TE (Summer)	\$0.018413	\$20.25	3	\$60.76	
TE (Winter)	\$0.027235	\$29.96	9	\$269.63	\$330.39

¹⁴ O.A.C 122:5-3-04.

But fixing the problem going forward is just part of what is needed for electric PIPP consumers. They need help *now*. The Winter Reconnect Order is more important than ever given the increased charges these at-risk consumers are facing.

F. The PUCO should avoid a result where expanded eligibility for electric PIPP Plus could have the unintended consequence of exposing even more consumers to higher prices for electricity (the generation commodity) and more frequent disconnections due to recent nonsensical and unlawful outcomes under R.C. 4928.54.

The Ohio Department of Development (“ODOD”) is primarily responsible for electric PIPP Plus, but the PUCO has a role in the electric program. The PUCO should work with ODOD to avoid a result where expanded eligibility for electric PIPP Plus could have the unintended consequence of exposing even more consumers to higher prices for electricity (the generation commodity) due to recent nonsensical and unlawful outcomes under R.C. 4928.54. There, PIPP Plus consumers of AEP Ohio and AES Ohio (DP&L) were charged more in 2021 for electricity than were non-low-income standard offer consumers.¹⁵ As discussed above, for 2022, the electric PIPP Plus consumers of all the Ohio electric utilities may be unlawfully charged more than non-low-income standard offer consumers.¹⁶

The PUCO should work with ODOD to avoid a result where expanded eligibility for electric PIPP Plus consumers could have an unintended consequence. That consequence is additional low-income consumers could pay more for electricity than

¹⁵ *In the Matter of the Application of the Ohio Development Services Agency for an Order Approving Adjustments to the Universal Service Fund Riders of Jurisdictional Ohio Electric Distribution Utilities*, Case No. 21-659-EL-USF, Consumer Protection Comments by Office of the Ohio Consumers’ Counsel at 4-5 (July 6, 2021).

¹⁶ *In the Matter of the Application of the Ohio Department of Development for an Order Approving Adjustments to the Universal Service Fund Riders of Jurisdictional Ohio Electric Distribution Utilities*, Case No. 22-556-EL-USF, Consumer Protection Comments by Office of the Ohio Consumers’ Counsel at 6 (July 6, 2022).

non-low-income consumers because of R.C. 4928.54 (or how it's currently implemented by ODOD and the PUCO).

The law (R.C. 4928.54) (or the PUCO and ODOD implementation of the law) is turning against low-income PIPP consumers. It is resulting in higher electricity charges than for non-low-income consumers on the utilities' successful and competitive standard offers. That is an absurd result. Action is needed very soon to avoid more harm for low-income Ohioans.

The PUCO should not allow higher charges to PIPP consumers than what they would pay were they not in the PIPP program. And through the Winter Reconnect Order, the PUCO should protect these consumers from being disconnected during the winter months.

III. CONCLUSION

The PUCO's annual Winter Reconnect Order has been a lifeline for low-income consumers and families during Ohio's coldest months. We are grateful for the program and to those who originated it and have maintained it for many years. But given soaring energy prices, housing/food/energy insecurity, high inflation, and a re-surging pandemic, there is more to be done to help at risk Ohioans. The changes we are recommending should be adopted to further protect consumers and their families who need a helping hand.

Respectfully submitted,

Bruce Weston (0016973)
Ohio Consumers' Counsel

/s/ Ambrosia E. Wilson
Ambrosia E. Wilson (0096598)
Counsel of Record
Amy Botschner O'Brien (0096598)
Assistant Consumers' Counsel

Office of the Ohio Consumers' Counsel
65 East State Street, Suite 700
Columbus, Ohio 43215
Telephone: [Wilson]: (614) 466-1292
Telephone: [Botschner O'Brien]: (614) 466-9575
ambrosia.wilson@occ.ohio.gov
amy.botschner.obrien@occ.ohio.gov
(willing to accept service by e-mail)

/s/ Stephanie Moes
Stephanie Moes (0077136)
Legal Aid Society of Southwest Ohio, LLC
215 East Ninth Street, Suite 500
Cincinnati, Ohio 45202
(513) 362-2807 (direct dial)
(513) 259-7309 (cell)
smoes@lascinti.org
(willing to accept service by e-mail)

/s/ Susan Jagers
Susan Jagers (0061678)
Ohio Poverty Law Center
1108 City Park Ave. Suite 200
Columbus, Ohio 43206
(614) 824-2501
sjagers@ohiopovertylaw.org
(willing to accept service by e-mail)

/s/ Michael Walters
Michael Walters (0068921)
Legal Helpline Managing Attorney
Pro Seniors, Inc.
7162 Reading Road, Suite 1150
Cincinnati, Ohio 45237
Telephone: (513) 458-5532
Facsimile: (513) 345-4162
mwalters@proseniors.org
(willing to accept service by e-mail)

/s/ Peggy P. Lee
Peggy P. Lee (0067912)
Senior Staff Attorney II
Southeastern Ohio Legal Services
964 E. State St
Athens, Ohio 45701
Telephone: (740) 594-3558
Direct: (614) 827-0515
Fax: (740) 594-3791
plee@seols.org
(willing to accept service by e-mail)

/s/ James Mackey
James Mackey (0096715)
Staff Attorney
Legal Aid Society of Columbus
1108 City Park Ave.
Columbus, Ohio 43206
(614) 737-0136
Fax: (614) 224-4514
jmackey@columbuslegalaid.org
(willing to accept service by e-mail)

CERTIFICATE OF SERVICE

I hereby certify that a copy of these Consumer Protection Comments was served on the persons stated below via electronic transmission, this 14th day of September 2022.

/s/ Ambrosia E. Wilson

Ambrosia E. Wilson

Assistant Consumers' Counsel

The PUCO's e-filing system will electronically serve notice of the filing of this document on the following parties:

SERVICE LIST

john.jones@ohioAGO.gov

Attorney Examiner:

james.lynn@puco.ohio.gov

OACAA Releases Report of Pandemic's Effects on Poverty, Discusses Potential 'Rebound' with Intel – Hannah

Sept. 13, 2022

The pandemic has created “lasting challenges” for low-income Ohioans, Ohio Association of Community Action Agencies (OACAA) Executive Director Philip Cole said Tuesday in releasing a report on the state of poverty that was also limited by pandemic effects on Census data collection. Thousands of people lost their jobs in Ohio during the pandemic, and the association was supporting many who had not heard of OACAA.

As a result, this year's report was subtitled, “The face of poverty may surprise you.”

However, Cole said, Intel's factories and the associated business growth around the state represent an opportunity for a “true rebound.” He also voiced hope Intel will include economic diversity and differing backgrounds as part of its commitment to overall diversity. Those positions will require training, though.

Cole and Tina Kassebaum, partner and principal investigator of Strategic Research Group (SRG), focused on four causes of Ohio's poverty conditions -- the shifting job market, student loan debt, unaffordable or unavailable child care and unaffordable housing. The first two were a matter of education and the latter two were an issue of wages, Cole added.

There are available jobs, he said in discussing the four points individually, but not enough people with the needed degrees or training for them. The pandemic also led to many leaving lower wage work for better paying positions, to go back to school or because they aren't willing to continue at unfulfilling jobs that pay little.

In regard to student loan debt, Cole said that debt “has become public policy” in Ohio as state support for its public universities dropped. He also said the \$10,000 provided in loan forgiveness under President Joe Biden's recent announcement is “small change on the cost of college today” given how that has increased as well. Ohio is currently 32nd in median income and 13th in median student loan debt, Cole added.

On child care, he discussed how many providers had to close during the pandemic, with 15 percent in the Central Ohio region still not re-opened. Cole said child care staff themselves cannot receive self-sufficient wages without making the service unaffordable as well. There is also a shortage of housing for extremely low-income renters at over a quarter-million units, and Cole said only four of the 10 most common jobs pay enough to afford a two-bedroom apartment.

Kassebaum touched on those points and spoke at length about how pandemic disruptions affected the Census data SRG relied on traditionally to develop the report. In regard to college

funding, she said the national average amount spent per full-time student is \$573, while in Ohio it is \$188.

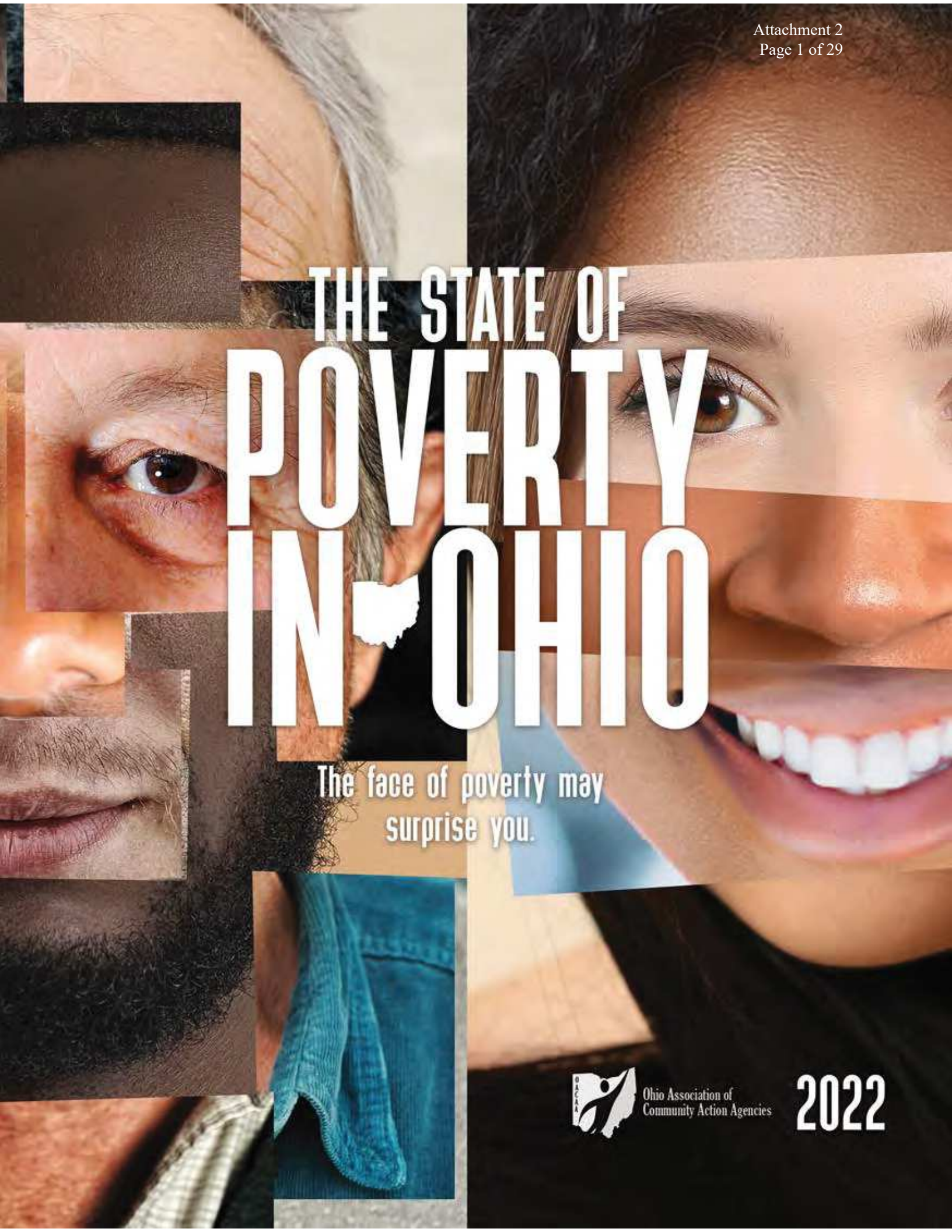
“Poverty is almost never the result of a singular issue. While many of these issues were a challenge for Ohioans facing poverty before the pandemic, they have become much more difficult and complicated in the few past years,” Kassebaum said.

Asked what policy makers should do in response, Cole said the first step would be to increase funding for colleges and universities so people have the training for jobs of the future. He added to Hannah News that Ohio’s credential training programs are “important” and noted Intel offers starting salaries of \$78,000 to people with an associate’s degree in advanced manufacturing.

The state government should also pursue studies on child care and affordable housing, Cole said. He added that improving child care is “a stumper,” and there need to be more affordable housing incentives.

Cole and Kassebaum also discussed episodic poverty in Ohio, in which someone is in poverty conditions for at least two consecutive months out of a 24-month period. The most recent Census data on that is from 2011-2012 and 2013-2014, with Ohio increasing from 27.1 percent to 27.5 percent. Kassebaum told Hannah News that trend is expected to have increased since then.

Darby Schaaf, project manager for the report, also spoke briefly on benefits of the expanded federal child tax credit in 2021. The U.S. Census Bureau released new data on how the credit helped families Tuesday afternoon as well.



THE STATE OF POVERTY IN OHIO

The face of poverty may
surprise you.



Ohio Association of
Community Action Agencies

2022

ABOUT OHIO ASSOCIATION OF COMMUNITY ACTION AGENCIES

140 E. Town St., Suite 1150, Columbus, OH 43215 PHONE: 614-224-8500 | FAX: 614-224-2587 | www.oacaa.org

The Ohio Association of Community Action Agencies (OACAA) exists to support, unify, and strengthen the Community Action Network in Ohio. Serving the needs of low-income families and individuals, Ohio's forty-seven Community Action Agencies provide resources and opportunities to alleviate poverty and help all Ohioans become fully self-sufficient. Each independent nonprofit agency is locally controlled and provides services unique to their communities so that low-income households can overcome their unique barriers. Agencies take a holistic approach to assist with their emergency needs of today and to build a foundation for long-term success tomorrow. Our network consists of over 50,000 staff and volunteers across all 88 counties in the state. Agencies regularly administer nearly \$500 million and serve nearly 600,000 Ohioans annually. Our nearly 60-year history of helping people and changing lives not only seeks solutions to strengthen families but also communities.

Philip E. Cole, J.D., Executive Director / Kathryn A. Clausen, Communications Director
Josh Summer, Development Director / Emily Nolan, Communications & Development Specialist



ABOUT STRATEGIC RESEARCH GROUP

995 Goodale Blvd. Columbus, OH, 43212 PHONE: 614-220-8860 | FAX: 614-220-8845 |
strategicresearchgroup.com

Strategic Research Group (SRG) is a small, women-owned private research and consulting firm located in Columbus, Ohio that offers a full array of research services to clients seeking data for informed decision making. SRG was founded to offer high-quality research services based on scientific principles to clients seeking information from their customers, constituents, or employees. SRG provides data collection, analysis, evaluation, and consultative services to a variety of clients representing a broad spectrum of interests including government entities, non-profit organizations, and private interests.



ABOUT METROPOLIS DESIGN STUDIOS

931 East Water St, Chillicothe, OH 45601 PHONE: 740-500-0320 | www.metro-ds.com

Metropolis Design Studios is a full service marketing studio located in historic Chillicothe, Ohio that specializes in graphic and web design. Built from the ground up with a "design first" mentality, we have made a name for ourselves with our outside the box thinking. With over 20 years experience we are certain that we can exceed your expectations. We design for those who want to "Stand Out."



This report is supported in whole or in part through a grant from the Ohio Department of Development. However, the information contained in the report does not necessarily reflect the views or policies of Ohio Department of Development.

A LETTER FROM OUR EXECUTIVE DIRECTOR

Each year, the Ohio Association of Community Action Agencies releases The State of Poverty in Ohio Report, which discusses poverty factors in the state and the people most significantly impacted by them. Compiled by accomplished data evaluators, this report provides an unbiased portrayal of the face—and faces—of poverty in our state. Together, these data and the stories of those enduring the conditions of poverty can, and should, compel change.

This year's report focuses on four interconnected poverty factors made worse by the social and political climate of the last two years. While some Ohioans have begun to return to aspects of pre-pandemic life, the lives of countless others continue to be affected in ways made difficult by the pandemic. Low-income Ohioans continue to be disproportionately impacted by issues like childcare shortages which have driven many out of work, and job market shifts have inflated the salaries of only select sectors.

Key to this report was combining the analysis of poverty factors with the stories of those living them. Inspired by real Ohioans' situations, the scenarios shared will illustrate how different income eligibility requirements are for different programs. As you read the accounts of individuals and families, you will learn how guidelines can exclude people and their families from needed benefits often making their paths to self-sufficiency a greater struggle and many times difficult to navigate.

As you may know, data collection at the local and national levels was impacted by the pandemic leading us to modify some of the report's contents. Before diving in, I encourage you to carefully read the introduction, which explains the adjustments made. Regardless of modifications, I am confident this report continues to provide a detailed analysis of poverty in Ohio which has been relied upon since its first publication over twenty-five years ago.

As always, the last section of this report includes data tables with local and community-specific data that we encourage you to review. As we continue to find ways to combat the conditions of poverty, we hope you join us in that mission by sharing this report with those in your community. Together, we will continue to alleviate poverty, help people, and change lives in Ohio.



Sincerely,

Philip E. Cole
Executive Director
Ohio Association of Community Action Agencies





INTRODUCTION

Ohio's poverty rate is estimated to be 12.7%, which continues to lag behind the national poverty rate of 11.9%. In fact, Ohio's poverty rate has exceeded the federal rate consistently since 2016.

The COVID-19 pandemic has not only impacted the experience of poverty but also our ability to accurately measure it. In 2020, the US Census Bureau was responsible for conducting the decennial census which is the foundation for much of the population-based data in the United States. The pandemic significantly impacted the bureau's ability to effectively conduct the data collection due to health and safety concerns. It also affected the American Community Survey (ACS), which is a source for numerous data points used in this report. While the ACS is still being conducted, the COVID-19 impact on data collection has led the Census Bureau to categorize this year's data as "experimental." As stated by the Census Bureau:

"The data collection issues experienced by the 2020 ACS severely affected the data quality of these statistics, therefore, the Census Bureau decided not to release the standard ACS 1-year data for 2020."

These data collection challenges also affected the five-year roll-up data traditionally used in this report. As such, while all these data points are reported, they should be considered with caution; the Census Bureau advises against comparing the 2020 data to previous years' data.

COVID-19 also affected data from other sources, including free- and reduced-price lunch (FRPL) data provided by the Ohio Department of Education. These data sources are not only traditionally used in this report, but were also one of the four components incorporated into the Ohio Well-Being Dashboard, a county-level indicator of concerning trends relating to poverty, created last year. Because schools were given greater opportunity to feed students during the pandemic through summertime meal programs, and because states were given reporting waivers during this time, FRPL data are incomplete and cannot be used in this report. As such, the Dashboard will not be included in the report until quality data are available again.

Despite these challenges, this report provides a wealth of data points to be used in considering how poverty affects Ohioans and what steps can be taken to address those issues.

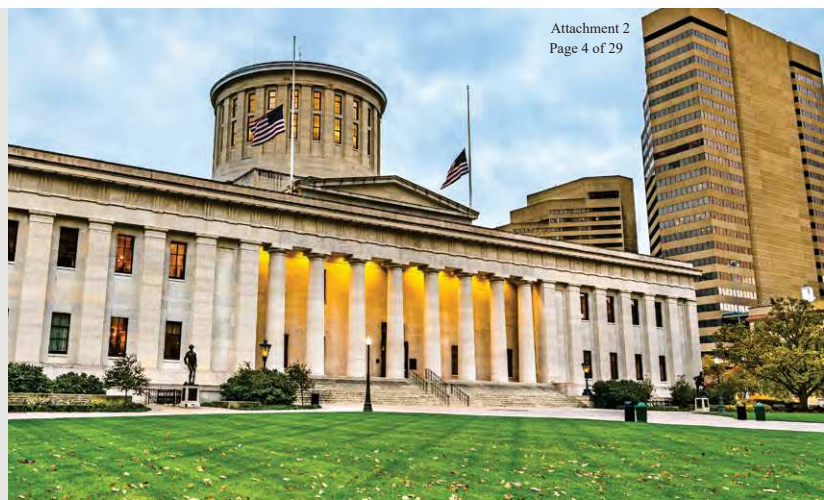




AREAS OF FOCUS

In this year's report, we take an in-depth look at four areas: **EMPLOYMENT ISSUES, CHILDCARE, STUDENT LOAN DEBT, AND HOUSING CONCERNS.** While these are all distinct areas, they can and do interact in a number of ways. For example, defaulting on student loans can affect one's ability to acquire a mortgage or lease, or the costs of childcare can force a parent to remove themselves from the workforce. These issues all have relevance in the current social and political climate with COVID-19 as a factor that has touched upon all areas.

Indeed, the pandemic has shown quite clearly a number of ways in which those struggling with poverty are disproportionately affected by these issues. Discussions of student loan forgiveness, eviction moratoriums, the changes in the job market, and the unique challenges faced by childcare providers during the pandemic have all taken center stage over the course of the past year. In particular, these areas can have effects on low-income households in ways that higher-income households in Ohio never experience.



POVERTY GUIDELINE DEFINITIONS

Please scan the
QR codes for
more info.

Federal Poverty Level (FPL)



The FPL is a Health and Human Services measure used for program eligibility that indicates the poverty line is three times the minimum food budget. It does not account for housing, utilities, healthcare, or other essential needs.

Area Media Income (AMI)



Area Median Income (AMI) is used by the U.S. Department of Housing & Urban Development to establish thresholds for housing assistance. The measure establishes a midpoint for all incomes in the area. A household below 80% of the AMI based on the family size is considered low-income, 50% is very low income, and 30% is considered extremely low income.

Self-Sufficiency Standard (SSS)



The Self-Sufficiency Standard was developed to provide a more accurate understanding of the income needs to make ends meet without public or private assistance. The standard considers family composition including the ages of people living in the home, the cost of basic needs, and the cost of living in the area of residence and is broken down by county. It also includes essential needs such as housing, healthcare, transportation, and other elements.

HOW WE ARE TELLING THE STORY

In order to help tell the story of poverty in Ohio, this report includes real-life scenarios that MANY Ohioans are facing. It is our hope to put a human face with these issues.



Ohio Association of
Community Action Agencies

8



Meet MARIA

A single mother of two, ages 3 and 8, lives in Ross County and works two jobs. At Maria's first and primary job, she earns \$11.50/hour which is 22% higher than Ohio's minimum wage. She is scheduled approximately 30 hours per week and does not receive fringe benefits as a part-time employee. Maria also works a second part-time job for 20 hours each week and earns minimum wage at \$9.30/hour. In total, Maria works approximately 50/hour each week to provide for her family. If Maria doesn't miss a shift for the entire year, Her income is \$27,612.

FEDERAL POVERTY LEVEL (FPL): According to the FPL, Maria's income exceeds the poverty limit for a family of three (\$21,960), and she is therefore not in poverty. Maria's family may qualify for services that use 200% FPL to determine eligibility. Such programs include the Community Services Block Grant (CSBG), which is the umbrella funding for Community Action Agencies nationwide.

AREA MEDIA INCOME (AMI): In Ross County, the AMI is \$75,800 but for a family of three, the 80% income limit is \$53,400. Maria's income is less than half, which puts her in the category of "very low-income." Maria may qualify for HUD-based programs.

SELF-SUFFICIENCY STANDARD (SSS): For Maria to realistically provide all basic needs without public or private assistance, she needs an income of at least \$52,609/year according to the Self-Sufficiency Standard. To do that in her current situation, Maria would need to work both jobs at least 40 hours each week, plus pick up a third job at minimum wage for 25 additional hours per week. In total, Maria would need to work 105 hours per week while also caring for two children.

9



AREA OF FOCUS

A SHIFTING JOB MARKET

As the primary source of income for most households, employment is obviously a key component in understanding and addressing poverty. Unemployment during the pandemic rose to levels not seen in nearly a hundred years,¹ but has generally returned to pre-pandemic levels. However, the process has not been linear with data from as recently as mid-2021 showing Ohio's struggles in reducing unemployment. Moreover, it appears that not all sectors have been affected evenly; for example, in Ohio, jobs in working-class sectors like manufacturing and trade, transportation, and utilities were among the hardest hit.²



As the economy recovers, Ohio faces a new challenge: there are now more jobs available than there are workers to fill them. This is occurring nationally, but here in Ohio recent data has shown over a hundred thousand more jobs available than unemployed workers and large numbers of employees continuing to leave their jobs.³ A number of factors may be contributing to this trend. A study in northeastern Ohio, for example, noted significant misalignment between jobs in high-growth sectors and the education level of the local workforce to meet the requirements in those sectors; they stated that by 2025, 65% of the workforce will need a certified skill or 2- or 4-year degree, while only 34% of the workforce meet the criteria. Thus, a number of jobs may remain unfilled because workers do not have the proper skills or training to fill those roles.

Another challenge may be that low-wage work has not rebounded in the way that higher-paying work has. In Ohio, employment rates have actually risen for high-wage workers (+14.3%) and middle-wage workers (+7.1%) between January 2020 and August 2021, while employment rates for low-wage workers have dropped 18.8%.⁴ Given that enhanced federal unemployment benefits have ended and Ohio ended those benefits even earlier for its workforce,

low-income workers have been affected longer and more deeply by the pandemic employment woes than have other workers. In fact, economists noted that Ohio's decision to end unemployment benefits early did not lead to workers returning to the workforce.⁵

Some workers in lower-wage positions are clearly choosing to leave their jobs. A recent survey found that half of hospitality workers would not go back to their old jobs, and a third are leaving the industry entirely. Workers frequently cite finding a different work setting and higher pay as reasons for leaving.⁶

"In fact, economists noticed that Ohio's decision to end unemployment benefits early did not lead to workers returning to the workforce."

In fact, the New York Federal Reserve's Survey of Consumer Expectations found that the "reservation wage," or the desired wage for employees, has risen significantly more than actual compensation.⁷ It also noted that the reservation wage climbed the most among lower-paid workers; this is an indication that low-wage workers may be unwilling to continue to work in those work environments for the wages being offered.

It bears noting that the lowest-income workers—those working for minimum wage—are functionally making less money (when accounting for inflation) than they did in 1968. In fact, that has been the case consistently since 1968; currently, a worker would need to make over three dollars an hour more to reach that break-even point today.⁸

Another factor that may have affected workers' willingness to return to work, particularly those in low-wage jobs, is the challenge of finding affordable childcare.



¹ <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-economy-effects-on-food-housing-and>
² <https://www.cleveland.com/open/2021/06/ohios-unemployment-rate-rose-in-may-indicating-states-economy-continues-to-stagnate.html>
³ <https://www.dispatch.com/story/business/2022/01/16/workers-shortage-ohio-more-job-openings-than-unemployed/9151740002/>
⁴ <https://tracktherecovery.org/>
⁵ <https://www.dispatch.com/story/business/2021/12/01/ohio-unemployment-ended-early-workers-didnt-return/637170400/>
⁶ Q2 2021 United States Job Market Report, (2021). Jobbit.
⁷ Survey of Consumer Expectations, 2013-2021 Federal Reserve Bank of New York.
⁸ Shields, M., & Jacobs, V. (2021). State of Working Ohio 2021: Meeting the Moment. Ohio Policy Matters.

Meet TODD



12



Before 2020, Todd worked full-time in the restaurant industry as an untipped employee and earned \$10/hour (\$20,800/year). He lived with a roommate and split housing costs equally making his income sufficient for the Erie County area. In 2021, Todd was offered a position as a manager apprentice at a local hotel with an immediate increase in salary with a higher long-term earning potential. Todd accepted the position with a new salary of \$33,280/year plus benefits.

FEDERAL POVERTY LEVEL (FPL): Before Todd's new job, his income exceeded 100% of FPL (\$13,590) but did not exceed 200% of FPL (\$27,180) therefore he may have qualified for some programs but was not considered in poverty according to the Census. Todd's new income exceeds 200% of FPL and he would likely not qualify for assistance using this measure.

AREA MEDIAN INCOME (AMI): In Erie County, the AMI is \$83,400, and for Todd's family of one the HUD defined 80% income limit is \$43,900. Todd's new income is below HUD's low-income limits and he may qualify for HUD-based assistance according to this measure.

SELF-SUFFICIENCY STANDARD (SSS): According to the Self-Sufficiency Standard, Todd's new job and family composition of one now allows him to meet his basic needs without public or private assistance which is an annual income of \$21,165 or more.

13

child care

AREA OF FOCUS

The COVID-19 pandemic led to childcare facilities being closed down for a significant period of time. When combined with restrictions to in-person schooling, this situation forced parents to find ways to ensure their children were being cared for.



14

According to a survey conducted by Action for Children, about 15% of child care providers in central Ohio remained closed a year after the closures began.⁹ Even among providers that remain open, challenges exist. A survey by the National Association of Education of Young Children (NAEYC) found that:

76%	of child care centers were experiencing a staffing shortage
44%	of programs experiencing a shortage were serving fewer children as a result
19%	of programs experiencing a shortage reduced their operating hours

On the other hand, working as a childcare provider itself can be part of the problem when it comes to poverty. Action for Children noted that the average pay for child care workers in Ohio is \$10.67 an hour, well below the average hourly wage in Ohio (\$24.77).¹⁰ It should be noted that this hourly rate would be below the self-sufficiency wage for a family of four in every county in Ohio.¹¹ The NAEYC survey also noted that 68% of centers said low wages are the most common reason that educators leave the field.

Due to lessened public assistance to childcare programs, nearly half of respondents to the Action for Children survey indicated that they had or are planning to increase tuition to families. This need to raise tuition in order to hire and pay workers creates a vicious cycle in which low-income families find it increasingly difficult to afford child care. According to the Household Pulse Survey conducted by the U.S. Census Bureau in August of 2021, nearly 37% of households making under \$50,000 who received the expanded Child Tax Credit mostly spent it on childcare, as opposed to just eight percent of households making over \$50,000 who received the credit.¹² The expanded credit increased the amount of credit allowed for each child, provided automatic

Attachment 2

Page 8 of 29

monthly payments rather than an annual tax credit, and offered benefit even to low-income families who do not file taxes. The expiration of the expanded Child Tax Credit combined with rising childcare costs will put many low-income families in challenging situations.

This conundrum may leave low-income families with few options other than for someone to leave the workforce to provide care for their children at home. A recent survey of Ohio parents found that 43% of working parents had to cut back on their work hours to care for their own children, and nearly 60% of part-time or non-working mothers said they would go back to work if they could find reasonably-priced quality child care.¹³ Of course, reducing hours or staying out the workforce makes it challenging to afford everyday expenses, from food to utilities to housing.

“Nearly 60% of part-time or non-working mothers said they would go back to work if they could find reasonably-priced quality child care.”



⁹ Open Does Not Mean Okay: Child Care After a Year of Pandemic (2021), Action for Children.

¹⁰ <https://www.columbusparent.com/story/lifestyle/features/2021/12/23/child-care-crisis-hits-working-parents-time-to-change-funding-model/9009735002/>

¹¹ May 2020 State Occupational Employment and Wage Estimates, Bureau of Labor Statistics

¹² <https://naeccc.org/self-sufficiency-calculator/>

¹³ Household Pulse Survey, Week 35, U.S. Census Bureau

¹⁴ Groundwork Ohio Statewide Survey, Public Opinion Strategies

15

Meet DALTON & SOPHIA



SCENARIO



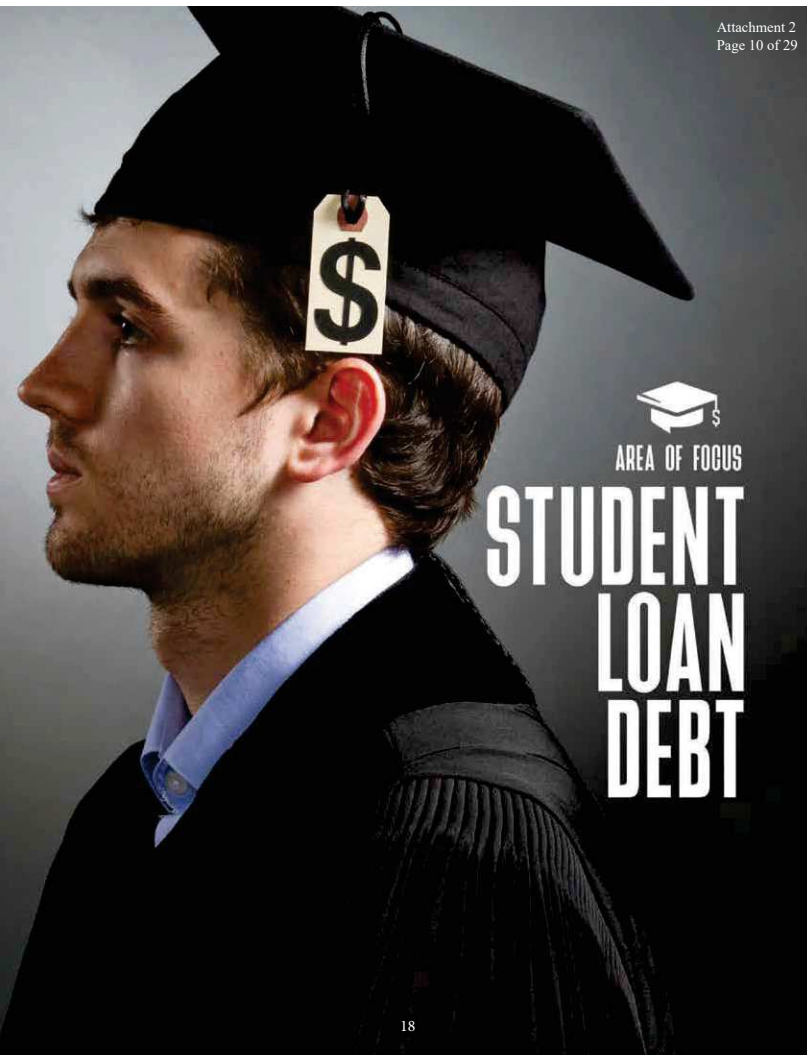
In early 2020, Dalton worked full-time and Sophia worked part-time 30 hours/week while their oldest child (6) attended public school and their youngest (1) attended the daycare at which she worked in Stark County. Together, Dalton (\$41,000/year) and Sophia (\$16,177/year) earned an annual income of \$57,177/year.

At the beginning of the pandemic, Sophia was temporarily laid off from her daycare job and their oldest child transitioned to school at home. Sophia searched for work and secured a part-time work-from-home position which allowed her to stay with her children, save on childcare and transportation costs, and earn a comparable income. When the daycare reopened, she did not return to her previous position and stayed at her new job earning \$15,600/year. Their new income is \$56,600.

FEDERAL POVERTY LEVEL (FPL): According to the FPL, Dalton and Sophia's current income exceeds 200% (\$55,500) of the FPL. They are not categorized as living in poverty according to the Census and would not likely qualify for assistance.

AREA MEDIAN INCOME (AMI): The AMI is \$76,000. Dalton and Sophia's income does not exceed 80% of HUD's income limits for their family of four (\$61,500), therefore they may qualify for HUD-based assistance according to this measure.

SELF-SUFFICIENCY STANDARD (SSS): With their family composition, to meet the household income necessary to maintain basic needs without public or private assistance, Dalton and Sophia would need to earn \$57,321/year in Stark County. Though their income is slightly below the SSS wage, they have reduced childcare costs by \$1,121/month, allowing them to meet their expenses.

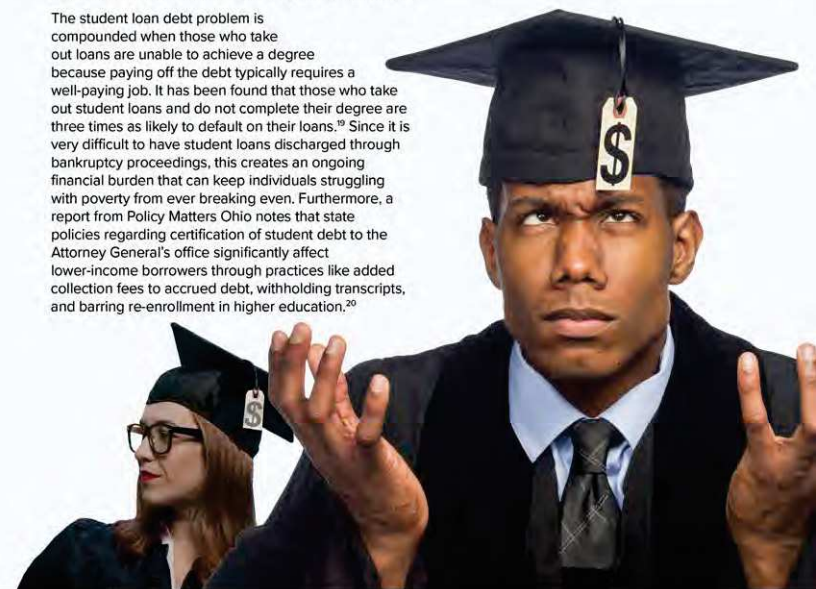


Higher education has traditionally been seen as a pathway to escape poverty. Data shows that advanced degrees correlate with higher earnings and lower unemployment rates.¹⁵ As tuition rates have soared over the past 20 years, with in-state public university tuition increasing 211% during that time,¹⁶ students are finding it increasingly difficult to escape the financial burden of student loans.

Recent data has shown that while Ohio ranks 32nd in median income, it ranks 13th in median student loan debt; Ohio's median income is \$1,406 lower than the national median income, while its median student debt is \$1,637 higher than the national median.¹⁷ Thus, Ohioans are saddled with more debt while having less income to pay their student loans. Additionally, the percent change in median student loan debt from 2009-2019 increased 22%, the sixth-highest percent change in the nation, meaning student loan debt for Ohioans is rising more quickly than for most of the rest of the nation.

Ohio also lags well behind the national average in spending on need-based state grants; while nationally states spend \$573 per full-time student, Ohio spends just \$188.¹⁸ Because low-income families have fewer assets and are less likely to have the resources to pay for higher education out-of-pocket, it is clear that they are more likely to need to take out student loans. Without state spending to reduce the burden, lower-income families in Ohio are subject to higher student debt levels before they take a single class.

The student loan debt problem is compounded when those who take out loans are unable to achieve a degree because paying off the debt typically requires a well-paying job. It has been found that those who take out student loans and do not complete their degree are three times as likely to default on their loans.¹⁹ Since it is very difficult to have student loans discharged through bankruptcy proceedings, this creates an ongoing financial burden that can keep individuals struggling with poverty from ever breaking even. Furthermore, a report from Policy Matters Ohio notes that state policies regarding certification of student debt to the Attorney General's office significantly affect lower-income borrowers through practices like added collection fees to accrued debt, withholding transcripts, and barring re-enrollment in higher education.²⁰



¹⁵ <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>

¹⁶ <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2017/09/20/see-20-years-of-tuition-growth-at-national-universities>

¹⁷ <https://hel.fi/research.org/millennial-student-debt/#download>

¹⁸ Frederick, Luke. (2017). Ohio's Forbearance: How our Current Higher Ed Policy Fails Minorities, Women, and Working Class Families. Ohio Student Association.

¹⁹ <https://www.npr.org/2019/07/09/738985632/these-are-the-people-struggling-the-most-to-pay-back-student-loans>

²⁰ Van Lier, Pict. (2020). Collecting against the future. Policy Matters Ohio.



Meet TINA & CHRIS



Chris and Tina were both raised in middle-class households. Chris attended a public university in Ohio and majored in business management. He took out student loans to pay for tuition, room, and board, and worked part-time to pay for books and other materials he needed for his education. At the time of graduation, Chris's total student loan debt was \$98,808. Tina earned her pharmacy technician certification while in high school and does not have student loan debt. The couple has three children, ages 2, 6, and 8, and they live in Warren County near their extended family.

Chris earns \$51,098/year as a manager while Tina earns \$33,950/year as a pharmacy technician. Together, the couple has an annual income of \$85,048/year.

FEDERAL POVERTY LEVEL (FPL): According to the FPL, Chris and Tina exceed 100% (\$35,580) and 200% (\$71,160) of FPL. They are not categorized as living in poverty according to this measure.

AREA MEDIAN INCOME (AMI): In Warren County, the AMI is \$99,100. While Chris and Tina do not exceed the area median income, they do exceed the HUD-based income limits for assistance for their family of five (\$82,550) and would likely not qualify for assistance.

SELF-SUFFICIENCY STANDARD (SSS): With their family composition, to meet the household income necessary to maintain basic needs without public or private assistance, Chris and Tina would need to earn \$95,173/year in Warren County. The SSS also does not factor in student loan debt. Adding in income-based payments (\$900), Chris and Tina fall approximately \$1,744 short each month of meeting their basic needs and student loan payment obligations.



Unfortunately, affordable housing continues to be a problem for low-income Ohioans. Among Ohio's lowest-income homeowners (those earning 30% AMI or less), 67% are considered to be severely cost-burdened, defined as spending at least 50% of income on housing-related costs. Conversely, just one percent of homeowners from households with earnings above the Area Median Income (AMI) are considered to be severely cost-burdened.

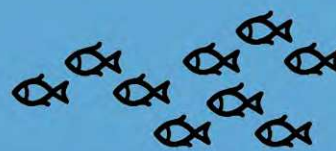
Among Ohio's lowest-income homeowners (those earning 30% AMI or less), 67% are considered to be severely cost-burdened, defined as spending at least 50% of income on housing-related costs. Meaning two-thirds of Ohio's lowest-income homeowners are forced to spend at least half of their income on housing-related costs. Conversely, just one percent of homeowners from households with earnings above the Area Median Income (AMI) are considered to be severely cost-burdened."

The National Low Income Housing Coalition's (NLIHC) annual data for Ohio shows that the state has a shortage of affordable and available rental homes for extremely low-income renters; they indicate that Ohio is short by over 252,000 units. NLIHC also notes that the annual income required to afford a two-bedroom rental at the fair market rent rate established by the U.S. Department of Housing and Urban development is nearly \$9,000 more than the income threshold for a family of four who are considered extremely low income.²¹ In other words, fair market rent prices in Ohio far exceed the income of a family experiencing poverty. NLIHC also notes in their annual "Out of Reach" report that, out of the ten most common jobs in Ohio, only four pay enough to be able to afford a two-bedroom apartment. Furthermore, at minimum wage, a worker would need to work 72 hours a week to be able to afford a one-bedroom home in Columbus.²²



Existing policies and practices contribute to this issue. For example, many communities place zoning restrictions against multi-family housing or require minimum lot sizes—a practice reminiscent of redlining practices that were banned by Congress over 50 years ago. These zoning practices make it more difficult for low-income families to live in better neighborhoods by artificially increasing housing prices.²³ A survey of Ohio economists showed strong agreement that loosening such restrictions would reduce housing costs.²⁴

Additionally, a return to historical trends in eviction filings presents a barrier to low-income families. While eviction filings fell during the moratorium, data from the Eviction Lab indicates that eviction filings have returned to their historical averages.²⁵ Though this data does not include actual evictions that may be avoided with assistance programs, eviction filings become part of the tenant's public record. Those records often create obstacles for the tenant when looking for future housing, even if the case did not result in an eviction.



²¹ <https://nlhc.org/housing-needs-by-state/ohio>

²² <https://reports.nlhc.org/poor/ohio>

²³ <https://red.org/content/report/hearing-from-low-wage-working-mothers-how-a-housing-program-in-ohio-connects-children-to-better-schools/?agreed=1>

²⁴ <https://ohiocapitaljournal.com/2021/04/21/loosened-zoning-could-cut-housing-costs-economists-say/>

²⁵ <https://evictionlab.org/eviction-tracking/>



Meet

HOWARD & LUCY

 **SCENARIO**

Howard and Lucy both worked full-time careers while living in Franklin County earning a combined income of \$70,000/year. Because they had reached retirement age (65 and 70) and had health concerns, both retired in late 2020. Both had a small retirement accounts saved and together with social security, their new income is \$37,584 (SSI \$1,296, Retirement incomes \$300, \$240/mo).

FEDERAL POVERTY LEVEL (FPL): According to the FPL, Howard and Lucy's retirement income exceeds 200% (\$36,620) of the FPL. They are not categorized as living in poverty according to the Census and would not likely qualify for general assistance.

AREA MEDIAN INCOME (AMI): In Franklin County, the AMI is \$96,100. Howard and Lucy's income is below HUD's 80% income limit for their family of two (\$60,000) and they may qualify for HUD-based assistance according to this measure.

SELF-SUFFICIENCY STANDARD (SSS): With their family composition, Howard and Lucy's social security and retirement income does not meet the SSS of \$38,826/year in Franklin County, therefore it would be difficult for them to maintain basic needs without public or private assistance. Howard and Lucy may benefit from HUD-based housing assistance to reduce their housing cost burden.

24



OHIO POVERTY BY THE NUMBERS

A lot of work goes into this report. But in order to understand where we are, and where we are going, it takes a deep dive into what is happening **NOW**.

Table 1. Federal poverty level thresholds by household size and number of children, 2021

Household size	Number of related children under age 18								
	0	1	2	3	4	5	6	7	8 or more
One person, under age 65	\$14,097								
Age 65 and over	\$12,996								
Two people, under age 65	\$18,145	\$18,677							
Age 65 and over	\$16,379	\$18,606							
Three people	\$21,196	\$21,811	\$21,831						
Four people	\$27,949	\$28,406	\$27,479	\$27,575					
Five people	\$33,705	\$34,195	\$33,148	\$32,338	\$31,843				
Six people	\$38,767	\$38,921	\$38,119	\$37,350	\$36,207	\$35,529			
Seven people	\$44,606	\$44,885	\$43,925	\$43,255	\$42,009	\$40,554	\$38,958		
Eight people	\$49,888	\$50,329	\$49,423	\$48,629	\$47,503	\$46,073	\$44,585	\$44,207	
Nine people or more	\$60,012	\$60,303	\$59,501	\$58,828	\$57,722	\$56,201	\$54,826	\$54,485	\$52,386

Source: U.S. Census Bureau

- The U.S. Census Bureau calculates the federal poverty level (FPL) thresholds and estimates annually for the previous year, based on number of adults and number of related children under 18
- The FPL is based on the cash resources shared by related individuals in a household

Table 2. Comparison between the Official and Supplemental Poverty Measures

	Official Poverty Measure	Supplemental Poverty Measure
Measurement Units	Families (individuals related by birth, marriage, or adoption) or unrelated individuals	Resource units (official family definition plus any co-resident unrelated children, foster children, and unmarried partners and their relatives) or unrelated individuals (who are not otherwise included in the family definition)
Poverty Threshold	Three times the cost of a minimum food diet in 1963	Based on expenditures of food, clothing, shelter, and utilities (FCSU)
Threshold Adjustments	Vary by family size, composition, and age of householder	Vary by family size, composition, and tenure, with geographic adjustments for differences in housing costs
Updating Thresholds	Consumer Price Index for All Urban Consumers: all items	5-year moving average of expenditures on FCSU
Resource Measure	Gross before-tax cash income	Sum of cash income, plus noncash benefits that resource units can use to meet their FCSU needs, minus taxes (or plus tax credits), work expenses, medical expenses, and child support paid to another household

Source: U.S. Census Bureau

- The official measure does not account for differences in housing costs in different parts of the country
- The supplemental measure considers government assistance and necessary expenses to establish a more accurate amount of resources available

Table 3. Chronic and episodic poverty rates, United States, 2011–2012 and 2013–2014

	2011–2012	2013–2014
Percentage of population in poverty every month in a 24-month period (chronic poverty rate)	5.0%	6.4%
Percentage of population in poverty for at least 2 consecutive months in a 24-month period (episodic poverty rate)	27.1%	27.5%

Source: Poverty Dynamics: An Overview of Longitudinal Poverty Estimates Produced by the United States Census Bureau

- Using a monthly poverty threshold as opposed to an annual one allows for a deeper understanding of the duration of poverty
- The episodic poverty rate (27.1%) in 2011–2012 was nearly twice as high as the U.S.'s official annual poverty rate in 2012 (15.0%).
- Episodic poverty rates capture the many people who filter in and out of poverty, unlike the overall annual poverty rate

Table 4. Items included in the Self-Sufficiency Standard, Ohio

Cost	What is included in each budget item
Housing	Yes: Rent, utilities, and property taxes
	No: Cable, internet, or telephone services (telephone service is included under miscellaneous costs)
Child care	Yes: Full-time family day care for infants, full-time center care for preschoolers, and before and after school care for school-age children
	No: After school programs for teenagers, extracurricular activities, babysitting when not at work
Food	Yes: Groceries
	No: Take-out, fast-food, restaurant meals, or alcoholic beverages
Transportation	Yes: car ownership cost (per adult)—insurance, gasoline (including gasoline taxes), oil, registration, repairs, monthly payments—or public transportation when adequate (assuming only commuting to and from work and day care plus a weekly shopping trip)
	No: Non-essential travel or vacations
Health care	Yes: Employer-sponsored health insurance and out-of-pocket costs
	No: Health savings account, gym memberships, individual health insurance
Taxes	Yes: Federal and state income tax and tax credits, payroll taxes, and state and local sales taxes
	No: Itemized deductions, tax preparation fees or other taxes (property taxes and gasoline taxes are included under housing and transportation costs, respectively)
Miscellaneous	Yes: Clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service
	No: Recreation, entertainment, pets, gifts, savings, emergencies, debt repayment (including student loans), or education

Source: University of Washington, Center for Women's Welfare, Self-Sufficiency Standard for Ohio

- The Self-Sufficiency Standard is a measure that identifies the minimum amount of income a given household needs to adequately meet basic needs without receiving any additional public or private assistance
- It only provides the minimum to meet daily needs and does not include any allowance for savings, college tuition, debt payments, or emergencies

Table 5. Monthly expenses and self-sufficiency wages, sample counties, 2021

Monthly expenses	Defiance County (low)	Preble County (middle)	Delaware County (high)
Housing	\$739	\$754	\$1,172
Child care	\$945	\$1,121	\$1,469
Food	\$742	\$791	\$919
Transportation	\$546	\$546	\$546
Health Care	\$659	\$713	\$711
Miscellaneous	\$363	\$392	\$482
Taxes	\$707	\$817	\$1,175
Self-sufficiency wages			
Hourly wage per working adult	\$11.96	\$13.35	\$17.16
Monthly household income	\$4,210	\$4,701	\$6,041
Annual household income	\$50,516	\$56,406	\$72,496
Minimum wage and poverty threshold (for comparison)			
2021 Ohio Minimum Wage (hourly)	\$9.30	\$9.30	\$9.30
Disparity between Ohio Minimum Wage and self-sufficiency wage	-\$2.66	-\$4.05	-\$7.86
2021 federal poverty level threshold (annual)	\$27,479	\$27,479	\$27,479
Disparity between federal poverty level threshold and self-sufficiency wage	-\$23,037	-\$28,658	-\$45,017



Sources: University of Washington, Center for Women's Welfare; Self-Sufficiency Standard for Ohio; Ohio Department of Commerce; U.S. Census Bureau

Notes: Figures represent the monthly expenses and self-sufficiency wages for a family of two adults and two school-age children. These are not average or median amounts earned, but the amount needed to be self-sufficient for a family of four. Defiance, Preble, and Delaware Counties were chosen because they represent the low end (least expensive self-sufficiency wage), the middle (closest to the median of the self-sufficiency wages of all 88 counties), and high end (most expensive self-sufficiency wage) for that family type. Taxes were calculated as total tax burden minus tax credits (i.e., the Earned Income Tax Credit, the Child and Dependent Care Tax Credit, and the Child Tax Credit).

- The Self-Sufficiency Standard calculates the full costs of basic needs without help from public subsidies or informal assistance
- The measure takes into account an area's cost of living to determine the minimum amount of income needed to meet basic needs
- A family of two adults and two school-age children in Ohio needs an annual household income of at least 184% FPL to be self-sufficient (Defiance County)
- In no county in Ohio can a single minimum wage worker earn enough for a family to maintain self-sufficiency

Table 6. Asset poverty rates, Ohio and the United States, 2002–2016

	2004	2006	2009	2010	2011	2014	2016
Ohio	24.2%	21.9%	27.3%	26.3%	23.7%	27.3%	25.2%
United States	22.4%	22.4%	27.1%	26.0%	25.4%	25.3%	24.1%

Source: Prosperity Now Scorecard; data was not collected every year

- Asset poverty is a measure of the financial cushion needed to withstand a financial crisis (i.e. medical emergency, job loss, etc.)
- About one out of every four households in Ohio does not have enough combined assets to cover three months' living expenses at the FPL threshold; this number continues to be higher than the national average

Table 7. Liquid asset poverty rates, Ohio and the United States, 2006–2016

	2006	2009	2010	2011	2014	2016
Ohio	39.5%	43.6%	43.2%	44.7%	40.3%	34.9%
United States	41.4%	43.1%	43.9%	43.5%	40.0%	36.9%

Source: Prosperity Now Scorecard; data was not collected every year

- Liquid assets are those which can be easily exchanged for cash (e.g., gold, savings accounts, government bonds)
- Over one out of every three Ohio households lack the liquid assets needed to stay out of poverty for three months

Table 8. Poverty rates, Ohio and the United States, 2015–2020

	2015	2016	2017	2018	2019	2020*
Ohio	14.8%	14.6%	14.0%	13.9%	13.1%	12.7%
United States	14.7%	14.0%	13.4%	13.1%	12.3%	11.9%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

*Note that 2020 ACS 1-year data are considered experimental due to data collection issues; as such, they are not necessarily comparable to previous years.

- Both Ohio and U.S. poverty rates have decreased since 2013; however, the gap between the Ohio and U.S. poverty rates is widening

Table 9. Change in poverty, Ohio, 2015–2020

	2015	2020*	Change 2015–2020*	% Change 2015–2020*
Population for whom poverty status is determined	11,295,340	11,369,386	74,046	0.7%
Persons below the poverty level	1,674,415	1,438,323	-236,092	-14.1%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

*Note that 2020 ACS 1-year data are considered experimental due to data collection issues; as such, they are not necessarily comparable to previous years.



Table 10. Population, poverty rates, and other measures of economic need, Ohio counties

	Ohio	Adams	Allen	Ashland	Ashtabula
Population and population change					
1 Total population, 2020	11,799,448	27,477	102,206	52,447	97,574
1 Percentage minority population, 2020	23.0%	4.4%	21.0%	6.1%	12.4%
1 Population change, 2015-2020	181,921	-449	-1,889	-863	-830
1 Percentage population change, 2015-2020	1.6%	-1.6%	-1.8%	-1.6%	-0.8%
Individual poverty rates					
2 Population in poverty, 2021	1,428,219	5,592	12,387	5,835	15,354
2 Overall poverty rate, 2021	12.6%	20.6%	12.9%	11.4%	16.5%
2 Child (under age 18) poverty rate, 2021	16.6%	28.7%	17.9%	15.6%	23.6%
2 Senior (age 65 and older) poverty rate, 2020	8.5%	9.3%	7.3%	6.7%	11.6%
3 White (non-Hispanic) poverty rate, 2020	—*	20.1%	9.3%	12.4%	18.0%
3 Black/African American poverty rate, 2020	—*	N	35.5%	N	29.6%
3 Asian poverty rate, 2020	—*	N	10.6%	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	—*	N	12.2%	21.6%	34.1%
Family poverty rates					
3 Families in poverty, 2020	254,778	1,107	2,430	965	3,656
3 Family poverty rate, 2020	8.7%	15.2%	9.5%	7.0%	14.9%
3 Married couples with related children in their care, poverty rate, 2020	—*	13.9%	4.0%	7.1%	11.7%
3 Single women with related children in their care, poverty rate, 2020	—*	62.1%	36.6%	28.6%	45.9%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	5.6%	6.9%	5.9%	5.8%	8.4%
3 Percentage of population below 200% FPL, 2020	28.7%	45.6%	32.8%	32.0%	41.6%
2 Median household income, 2021	60,338	42,342	52,558	55,699	51,252
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	5.4%	8.1%	3.2%	11.0%	7.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	31.7%	34.1%	38.5%	23.7%	33.3%
5 Child food insecurity rate, 2019	17.4%	25.5%	18.7%	17.9%	21.8%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	5.6%	1.5%	5.0%	2.7%	1.1%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	33.3%	53.2%	35.3%	38.3%	53.1%
7 Percentage of population receiving SNAP benefits, 2021	12.8%	20.5%	13.4%	7.8%	18.2%
8 Percentage of population who are enrolled in Medicaid, 2021	28.2%	41.9%	31.7%	21.8%	35.1%
3 Percentage of population with no health insurance, 2020	6.7%	8.5%	6.6%	7.9%	9.6%
9 Unemployment rate, 2020	8.1%	9.2%	8.5%	6.5%	8.3%
10 Percentage of households receiving HEAP benefits, 2019	4.5%	18.6%	5.7%	2.7%	8.9%
3 Percentage of renters cost-burdened, 2020	—*	48.9%	45.5%	37.5%	52.5%
3 Percentage of owners cost-burdened, 2020	—*	22.8%	14.5%	15.5%	19.0%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Deafness and Pruiting were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, continued

	Athens	Auglaize	Belmont	Brown	Butler
Population and population change					
1 Total population, 2020	62,431	46,422	66,497	43,676	390,357
1 Percentage minority population, 2020	12.7%	5.4%	8.5%	5.6%	23.4%
1 Population change, 2015-2020	-3,455	688	-2,476	-21	14,359
1 Percentage population change, 2015-2020	-5.2%	1.5%	-3.6%	0.0%	3.8%
Individual poverty rates					
2 Population in poverty, 2021	12,301	2,637	7,893	5,805	37,769
2 Overall poverty rate, 2021	22.0%	5.9%	12.7%	13.6%	10.1%
2 Child (under age 18) poverty rate, 2021	21.0%	7.0%	18.2%	17.6%	11.9%
2 Senior (age 65 and older) poverty rate, 2020	9.8%	6.2%	8.3%	11.9%	6.5%
3 White (non-Hispanic) poverty rate, 2020	26.3%	6.9%	10.8%	16.9%	9.5%
3 Black/African American poverty rate, 2020	31.4%	N	24.7%	N	18.0%
3 Asian poverty rate, 2020	38.9%	N	N	N	17.9%
3 Hispanic/Latino (of any race) poverty rate, 2020	39.5%	28.1%	8.6%	N	23.2%
Family poverty rates					
3 Families in poverty, 2020	1,476	855	1,256	1,493	7,047
3 Family poverty rate, 2020	12.6%	6.6%	7.6%	12.3%	7.3%
3 Married couples with related children in their care, poverty rate, 2020	13.7%	2.2%	4.8%	7.2%	4.5%
3 Single women with related children in their care, poverty rate, 2020	38.4%	42.4%	34.9%	48.1%	32.9%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	15.7%	3.2%	5.1%	5.7%	5.9%
3 Percentage of population below 200% FPL, 2020	45.8%	21.8%	31.6%	33.0%	26.7%
2 Median household income, 2021	42,215	69,468	50,626	58,067	69,049
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	8.4%	11.3%	13.7%	7.2%	5.4%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	38.7%	22.7%	23.7%	25.2%	39.8%
5 Child food insecurity rate, 2019	22.4%	11.9%	17.9%	19.3%	14.8%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	4.7%	3.6%	4.1%	5.6%	4.3%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	38.5%	31.2%	41.6%	47.1%	35.3%
7 Percentage of population receiving SNAP benefits, 2021	14.4%	6.4%	13.1%	14.0%	10.5%
8 Percentage of population who are enrolled in Medicaid, 2021	27.7%	16.7%	27.9%	33.5%	26.8%
3 Percentage of population with no health insurance, 2020	6.1%	3.6%	5.9%	6.4%	5.6%
9 Unemployment rate, 2020	7.3%	6.9%	10.1%	8.2%	7.2%
10 Percentage of households receiving HEAP benefits, 2019	9.9%	2.9%	7.2%	6.7%	2.3%
3 Percentage of renters cost-burdened, 2020	57.5%	33.9%	39.4%	48.1%	44.9%
3 Percentage of owners cost-burdened, 2020	17.4%	13.0%	11.8%	18.2%	16.8%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Deafness and Pruiting were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Carroll	Champaign	Clark	Clermont	Clinton
Population and population change					
1 Total population, 2020	26,721	38,714	136,001	208,601	42,018
1 Percentage minority population, 2020	5.3%	8.0%	18.3%	9.4%	8.4%
1 Population change, 2015-2020	-997	-249	255	6,606	179
1 Percentage population change, 2015-2020	-3.6%	-0.6%	0.2%	3.3%	0.4%
Individual poverty rates					
2 Population in poverty, 2021	3,061	3,839	18,577	18,827	4,611
2 Overall poverty rate, 2021	11.6%	10.1%	14.3%	9.2%	11.3%
2 Child (under age 18) poverty rate, 2021	16.4%	13.2%	20.5%	10.9%	15.2%
3 Senior (age 65 and older) poverty rate, 2020	6.1%	6.4%	8.6%	7.4%	11.7%
3 White (non-Hispanic) poverty rate, 2020	13.2%	10.2%	13.1%	8.8%	12.8%
3 Black/African American poverty rate, 2020	N	20.6%	23.3%	15.4%	44.4%
3 Asian poverty rate, 2020	N	N	9.3%	11.2%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	N	16.3%	36.1%	17.6%	35.1%
Family poverty rates					
3 Families in poverty, 2020	782	934	3,924	3,748	1,299
3 Family poverty rate, 2020	10.5%	8.7%	11.1%	6.8%	11.7%
3 Married couples with related children in their care, poverty rate, 2020	11.8%	1.4%	5.3%	1.9%	5.8%
3 Single women with related children in their care, poverty rate, 2020	63.3%	39.3%	38.9%	34.5%	46.6%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	5.5%	4.7%	7.1%	4.8%	6.4%
3 Percentage of population below 200% FPL, 2020	32.7%	27.5%	36.3%	23.7%	34.1%
2 Median household income, 2021	52,065	64,142	54,507	72,740	53,891
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	8.9%	5.0%	4.8%	9.1%	7.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	35.7%	36.3%	42.3%	37.2%	36.6%
5 Child food insecurity rate, 2019	17.1%	15.9%	19.4%	13.3%	20.1%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	2.7%	3.7%	2.5%	4.0%	2.0%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	51.4%	37.4%	36.7%	33.2%	39.9%
7 Percentage of population receiving SNAP benefits, 2021	10.8%	10.3%	16.8%	6.9%	12.8%
8 Percentage of population who are enrolled in Medicaid, 2021	25.5%	24.5%	35.4%	20.7%	29.0%
3 Percentage of population with no health insurance, 2020	11.2%	4.6%	6.6%	5.4%	5.5%
9 Unemployment rate, 2020	8.8%	7.1%	8.1%	6.9%	8.3%
10 Percentage of households receiving HEAP benefits, 2019	5.9%	5.1%	4.2%	2.0%	7.2%
3 Percentage of renters cost-burdened, 2020	34.6%	33.1%	41.8%	42.0%	44.1%
3 Percentage of owners cost-burdened, 2020	15.8%	15.0%	17.7%	17.9%	14.7%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Columbiana	Coshocton	Crawford	Cuyahoga	Darke
Population and population change					
1 Total population, 2020	101,877	36,612	42,025	1,264,817	51,881
1 Percentage minority population, 2020	7.6%	5.1%	5.6%	41.8%	4.9%
1 Population change, 2015-2020	-2,837	35	-299	6,078	-100
1 Percentage population change, 2015-2020	-2.7%	0.1%	-0.7%	0.5%	-0.2%
Individual poverty rates					
2 Population in poverty, 2021	13,512	5,343	4,895	183,748	5,158
2 Overall poverty rate, 2021	13.9%	14.9%	12.1%	15.3%	10.2%
2 Child (under age 18) poverty rate, 2021	19.2%	21.7%	18.0%	19.9%	12.5%
3 Senior (age 65 and older) poverty rate, 2020	7.7%	9.1%	7.4%	11.2%	8.2%
3 White (non-Hispanic) poverty rate, 2020	12.8%	17.0%	13.4%	9.3%	10.6%
3 Black/African American poverty rate, 2020	33.7%	N	N	30.6%	N
3 Asian poverty rate, 2020	N	N	N	13.7%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	22.9%	N	2.6%	25.5%	23.0%
Family poverty rates					
3 Families in poverty, 2020	2,673	1,279	987	37,696	1,081
3 Family poverty rate, 2020	10.1%	12.8%	8.6%	12.5%	7.6%
3 Married couples with related children in their care, poverty rate, 2020	7.9%	13.1%	6.6%	5.8%	4.4%
3 Single women with related children in their care, poverty rate, 2020	44.8%	45.0%	44.1%	40.7%	42.6%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	6.2%	7.5%	5.5%	7.8%	3.9%
3 Percentage of population below 200% FPL, 2020	33.9%	38.3%	37.7%	34.4%	32.7%
2 Median household income, 2021	49,342	47,794	45,952	55,128	57,932
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	6.5%	3.5%	7.9%	3.9%	12.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	29.9%	40.3%	34.5%	39.9%	23.3%
5 Child food insecurity rate, 2019	19.3%	20.2%	20.2%	20.7%	15.3%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	3.1%	1.0%	2.2%	8.7%	1.5%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	42.3%	52.1%	46.8%	31.6%	32.8%
7 Percentage of population receiving SNAP benefits, 2021	14.5%	15.8%	15.8%	17.3%	8.0%
8 Percentage of population who are enrolled in Medicaid, 2021	30.5%	33.2%	32.8%	34.5%	22.8%
3 Percentage of population with no health insurance, 2020	6.4%	10.7%	5.7%	5.4%	6.0%
9 Unemployment rate, 2020	9.4%	8.9%	9.4%	10.4%	6.7%
10 Percentage of households receiving HEAP benefits, 2019	8.0%	9.6%	8.4%	4.3%	3.3%
3 Percentage of renters cost-burdened, 2020	43.9%	37.5%	42.8%	47.4%	34.0%
3 Percentage of owners cost-burdened, 2020	14.8%	16.9%	14.8%	21.1%	13.9%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Defiance	Delaware	Erie	Fairfield	Fayette
Population and population change					
1 Total population, 2020	38,286	214,124	75,622	158,921	28,951
1 Percentage minority population, 2020	12.1%	19.1%	17.9%	17.1%	8.4%
1 Population change, 2015-2020	-40	20,733	262	7,667	340
1 Percentage population change, 2015-2020	-0.1%	10.7%	0.3%	5.1%	1.2%
Individual poverty rates					
2 Population in poverty, 2021	3,132	7,876	7,837	11,809	3,859
2 Overall poverty rate, 2021	8.5%	3.7%	10.9%	7.5%	13.8%
2 Child (under age 18) poverty rate, 2021	12.5%	3.3%	14.5%	8.2%	19.7%
3 Senior (age 65 and older) poverty rate, 2020	3.0%	4.9%	5.9%	5.8%	8.6%
3 White (non-Hispanic) poverty rate, 2020	8.8%	4.3%	9.4%	8.7%	14.0%
3 Black/African American poverty rate, 2020	30.7%	7.8%	28.3%	9.8%	14.6%
3 Asian poverty rate, 2020	N	2.5%	0.9%	2.4%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	15.9%	11.7%	18.7%	20.4%	47.7%
Family poverty rates					
3 Families in poverty, 2020	812	1,761	1,700	2,438	836
3 Family poverty rate, 2020	7.6%	3.2%	8.5%	6.0%	10.4%
3 Married couples with related children in their care, poverty rate, 2020	2.4%	1.9%	4.1%	2.9%	5.2%
3 Single women with related children in their care, poverty rate, 2020	53.8%	16.9%	40.9%	32.4%	43.5%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	3.2%	2.0%	5.5%	3.4%	7.8%
3 Percentage of population below 200% FPL, 2020	26.7%	10.8%	28.4%	23.4%	37.5%
2 Median household income, 2021	61,816	114,423	66,252	74,987	50,125
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	11.8%	7.5%	5.8%	6.0%	2.5%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	27.1%	27.4%	37.3%	34.6%	51.3%
5 Child food insecurity rate, 2019	15.0%	7.4%	18.0%	13.6%	20.1%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	2.9%	4.1%	4.5%	4.4%	2.8%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	35.8%	11.9%	32.3%	33.3%	44.5%
7 Percentage of population receiving SNAP benefits, 2021	10.6%	2.9%	12.4%	9.7%	15.1%
8 Percentage of population who are enrolled in Medicaid, 2021	25.9%	9.2%	25.9%	24.1%	33.4%
3 Percentage of population with no health insurance, 2020	6.5%	4.4%	5.4%	5.8%	8.1%
9 Unemployment rate, 2020	8.2%	5.3%	10.5%	6.6%	7.4%
10 Percentage of households receiving HEAP benefits, 2019	6.3%	1.2%	4.8%	4.3%	10.0%
3 Percentage of renters cost-burdened, 2020	39.5%	35.7%	42.2%	49.4%	39.0%
3 Percentage of owners cost-burdened, 2020	12.7%	16.9%	14.4%	17.3%	19.0%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (8) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*Attachment 2
Page 18 of 29

	Franklin	Fulton	Gallia	Geauga	Greene
Population and population change					
1 Total population, 2020	1,323,807	42,713	29,220	95,397	167,966
1 Percentage minority population, 2020	39.4%	10.8%	7.4%	6.3%	18.3%
1 Population change, 2015-2020	66,421	412	-1,029	1,503	3,694
1 Percentage population change, 2015-2020	5.3%	1.0%	-3.4%	1.6%	2.2%
Individual poverty rates					
2 Population in poverty, 2021	199,428	3,422	4,646	5,752	14,570
2 Overall poverty rate, 2021	15.4%	8.3%	16.1%	6.2%	9.0%
2 Child (under age 18) poverty rate, 2021	20.3%	10.4%	21.8%	6.2%	10.3%
3 Senior (age 65 and older) poverty rate, 2020	9.3%	6.9%	8.7%	6.3%	6.2%
3 White (non-Hispanic) poverty rate, 2020	9.9%	7.5%	16.1%	5.3%	10.0%
3 Black/African American poverty rate, 2020	26.3%	N	N	19.0%	18.9%
3 Asian poverty rate, 2020	13.7%	N	N	2.5%	8.8%
3 Hispanic/Latino (of any race) poverty rate, 2020	25.6%	18.0%	N	11.1%	13.2%
Family poverty rates					
3 Families in poverty, 2020	32,615	762	850	930	3,052
3 Family poverty rate, 2020	10.8%	6.6%	11.2%	3.6%	7.1%
3 Married couples with related children in their care, poverty rate, 2020	6.9%	4.2%	15.2%	2.4%	3.5%
3 Single women with related children in their care, poverty rate, 2020	34.6%	30.2%	30.6%	23.3%	37.8%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	6.8%	3.7%	5.8%	2.7%	5.2%
3 Percentage of population below 200% FPL, 2020	31.3%	25.8%	34.7%	18.4%	24.8%
2 Median household income, 2021	62,643	60,550	50,642	84,510	71,673
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	3.6%	11.4%	6.3%	10.0%	4.8%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	41.8%	22.9%	37.7%	18.9%	38.8%
5 Child food insecurity rate, 2019	17.5%	12.7%	23.3%	9.8%	15.2%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	6.5%	3.0%	4.0%	2.5%	5.2%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	35.6%	30.2%	52.5%	16.2%	21.9%
7 Percentage of population receiving SNAP benefits, 2021	12.8%	7.4%	22.0%	2.8%	7.8%
8 Percentage of population who are enrolled in Medicaid, 2021	30.9%	19.4%	39.4%	10.3%	19.9%
3 Percentage of population with no health insurance, 2020	7.7%	5.3%	9.5%	8.1%	4.3%
9 Unemployment rate, 2020	7.4%	7.9%	8.0%	6.7%	6.4%
10 Percentage of households receiving HEAP benefits, 2019	3.8%	4.9%	11.2%	2.4%	1.8%
3 Percentage of renters cost-burdened, 2020	43.0%	34.9%	42.6%	40.3%	40.8%
3 Percentage of owners cost-burdened, 2020	19.0%	15.4%	17.4%	18.4%	15.0%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (8) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Guernsey	Hamilton	Hancock	Hardin	Harrison
Population and population change					
1 Total population, 2020	38,438	830,639	74,920	30,696	14,483
1 Percentage minority population, 2020	6.6%	36.7%	11.1%	6.7%	7.1%
1 Population change, 2015-2020	-954	21,112	-758	-920	-912
1 Percentage population change, 2015-2020	-2.4%	2.6%	-1.0%	-2.9%	-5.9%
Individual poverty rates					
2 Population in poverty, 2021	5,185	101,099	6,868	4,448	2,019
2 Overall poverty rate, 2021	13.5%	12.7%	9.3%	15.1%	13.7%
2 Child (under age 18) poverty rate, 2021	23.6%	16.5%	11.0%	19.0%	18.9%
3 Senior (age 65 and older) poverty rate, 2020	9.1%	8.4%	6.6%	7.8%	10.6%
3 White (non-Hispanic) poverty rate, 2020	18.4%	9.0%	9.7%	14.2%	15.4%
3 Black/African American poverty rate, 2020	30.1%	27.3%	19.8%	N	N
3 Asian poverty rate, 2020	N	11.6%	14.1%	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	N	27.7%	13.6%	N	N
Family poverty rates					
3 Families in poverty, 2020	1,395	20,385	1,184	774	388
3 Family poverty rate, 2020	13.5%	10.3%	6.2%	9.9%	9.8%
3 Married couples with related children in their care, poverty rate, 2020	8.3%	3.7%	5.1%	4.5%	8.3%
3 Single women with related children in their care, poverty rate, 2020	57.6%	41.3%	26.3%	46.9%	44.0%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	8.5%	7.0%	4.4%	6.3%	7.0%
3 Percentage of population below 200% FPL, 2020	38.8%	30.9%	27.2%	34.4%	35.4%
2 Median household income, 2021	45,808	63,919	61,473	45,312	49,088
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	9.5%	3.7%	13.2%	8.4%	8.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	31.4%	43.6%	25.7%	27.4%	21.7%
5 Child food insecurity rate, 2019	24.4%	18.4%	12.9%	16.6%	21.0%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	3.9%	7.5%	2.6%	1.3%	5.7%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	43.5%	34.5%	30.5%	45.5%	34.5%
7 Percentage of population receiving SNAP benefits, 2021	15.7%	13.5%	7.7%	12.0%	15.1%
8 Percentage of population who are enrolled in Medicaid, 2021	34.4%	30.0%	20.6%	26.8%	30.7%
3 Percentage of population with no health insurance, 2020	9.5%	5.5%	4.2%	9.6%	12.2%
9 Unemployment rate, 2020	8.7%	7.8%	6.8%	8.1%	9.2%
10 Percentage of households receiving HEAP benefits, 2019	9.8%	2.0%	4.4%	6.0%	10.0%
3 Percentage of renters cost-burdened, 2020	49.8%	44.9%	35.3%	33.3%	45.2%
3 Percentage of owners cost-burdened, 2020	19.3%	19.3%	14.6%	16.1%	18.5%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*Attachment 2
Page 19 of 29

	Henry	Highland	Hocking	Holmes	Huron
Population and population change					
1 Total population, 2020	27,662	43,317	28,050	44,223	58,565
1 Percentage minority population, 2020	8.7%	6.1%	5.2%	2.6%	10.5%
1 Population change, 2015-2020	181	357	-450	341	258
1 Percentage population change, 2015-2020	0.7%	0.8%	-1.6%	0.8%	0.4%
Individual poverty rates					
2 Population in poverty, 2021	2,121	6,357	4,081	3,612	5,618
2 Overall poverty rate, 2021	8.0%	14.9%	14.7%	8.4%	9.8%
2 Child (under age 18) poverty rate, 2021	10.7%	21.9%	19.4%	12.1%	14.6%
3 Senior (age 65 and older) poverty rate, 2020	4.6%	13.4%	5.8%	9.7%	7.3%
3 White (non-Hispanic) poverty rate, 2020	7.3%	18.3%	13.6%	9.7%	10.8%
3 Black/African American poverty rate, 2020	N	30.7%	N	N	25.8%
3 Asian poverty rate, 2020	N	N	N	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	17.2%	15.6%	N	N	18.3%
Family poverty rates					
3 Families in poverty, 2020	494	1,527	775	712	1,301
3 Family poverty rate, 2020	6.6%	13.1%	9.2%	7.1%	8.7%
3 Married couples with related children in their care, poverty rate, 2020	3.3%	11.9%	7.3%	8.1%	4.0%
3 Single women with related children in their care, poverty rate, 2020	40.4%	47.9%	37.0%	33.4%	37.7%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	3.5%	6.7%	6.9%	3.6%	5.2%
3 Percentage of population below 200% FPL, 2020	26.5%	39.5%	33.2%	29.5%	31.4%
2 Median household income, 2021	64,694	57,155	53,838	67,967	62,143
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	12.2%	14.1%	7.6%	10.0%	7.2%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	12.2%	30.4%	39.1%	17.9%	29.3%
5 Child food insecurity rate, 2019	14.9%	22.4%	19.2%	12.1%	18.1%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	4.3%	2.9%	3.1%	1.6%	2.2%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	29.5%	47.6%	44.3%	32.1%	44.5%
7 Percentage of population receiving SNAP benefits, 2021	5.8%	15.4%	18.8%	2.5%	12.7%
8 Percentage of population who are enrolled in Medicaid, 2021	18.8%	35.1%	30.3%	9.6%	28.7%
3 Percentage of population with no health insurance, 2020	5.0%	9.8%	4.9%	41.8%	6.1%
9 Unemployment rate, 2020	8.1%	8.7%	7.4%	3.9%	9.5%
10 Percentage of households receiving HEAP benefits, 2019	4.3%	10.9%	10.9%	3.1%	6.1%
3 Percentage of renters cost-burdened, 2020	31.4%	43.1%	39.0%	29.3%	39.3%
3 Percentage of owners cost-burdened, 2020	13.7%	17.5%	16.1%	18.7%	16.1%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Jackson	Jefferson	Knox	Lake	Lawrence
Population and population change					
1 Total population, 2020	32,653	65,249	62,721	232,603	58,240
1 Percentage minority population, 2020	5.2%	12.7%	6.9%	14.3%	6.8%
1 Population change, 2015-2020	94	-2,246	1,720	2,767	-2,683
1 Percentage population change, 2015-2020	0.3%	-3.3%	2.8%	1.2%	-4.4%
Individual poverty rates					
2 Population in poverty, 2021	5,095	9,593	6,440	17,854	11,521
2 Overall poverty rate, 2021	15.9%	15.3%	10.9%	7.9%	19.8%
2 Child (under age 18) poverty rate, 2021	21.7%	20.8%	14.9%	10.5%	28.6%
3 Senior (age 65 and older) poverty rate, 2020	13.8%	9.4%	6.8%	6.1%	11.0%
3 White (non-Hispanic) poverty rate, 2020	16.7%	15.3%	11.4%	6.9%	19.4%
3 Black/African American poverty rate, 2020	N	32.4%	N	16.8%	15.9%
3 Asian poverty rate, 2020	—	N	N	9.5%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	N	37.1%	9.9%	21.1%	13.1%
Family poverty rates					
3 Families in poverty, 2020	1,091	2,144	1,239	3,007	2,440
3 Family poverty rate, 2020	11.9%	12.3%	7.7%	5.0%	15.7%
3 Married couples with related children in their care, poverty rate, 2020	13.6%	8.5%	6.3%	3.6%	8.2%
3 Single women with related children in their care, poverty rate, 2020	43.3%	40.0%	42.4%	22.6%	47.9%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	6.5%	8.1%	5.9%	3.2%	7.8%
3 Percentage of population below 200% FPL, 2020	40.5%	36.2%	29.8%	22.6%	40.6%
2 Median household income, 2021	49,636	49,642	68,050	69,853	47,299
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980–2012	11.9%	6.6%	9.4%	10.0%	5.7%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980–2012	37.1%	34.7%	20.6%	27.5%	35.1%
5 Child food insecurity rate, 2019	23.9%	22.8%	17.0%	13.4%	23.0%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	1.9%	4.6%	3.9%	4.7%	3.5%
6 Percentage of public school students K–12, free or reduced-price lunch, 2019	48.3%	53.2%	36.6%	28.6%	46.7%
7 Percentage of population receiving SNAP benefits, 2021	20.2%	19.6%	8.9%	7.4%	22.0%
8 Percentage of population who are enrolled in Medicaid, 2021	38.7%	35.1%	23.7%	18.5%	39.8%
3 Percentage of population with no health insurance, 2020	6.6%	5.0%	9.8%	4.9%	4.7%
9 Unemployment rate, 2020	8.7%	10.1%	6.2%	8.4%	8.5%
10 Percentage of households receiving HEAP benefits, 2019	13.6%	8.5%	5.6%	2.2%	13.3%
3 Percentage of renters cost-burdened, 2020	41.6%	42.5%	44.2%	40.4%	44.3%
3 Percentage of owners cost-burdened, 2020	20.1%	14.3%	13.9%	18.3%	20.7%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Delaware and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Licking	Logan	Lorain	Lucas	Madison
Population and population change					
1 Total population, 2020	178,519	46,150	312,964	431,279	43,824
1 Percentage minority population, 2020	13.7%	8.9%	21.0%	31.6%	13.2%
1 Population change, 2015-2020	7,908	900	7,547	-2,354	-315
1 Percentage population change, 2015-2020	4.6%	2.0%	2.5%	-0.5%	-0.7%
Individual poverty rates					
2 Population in poverty, 2021	17,039	4,513	36,055	73,336	3,795
2 Overall poverty rate, 2021	9.8%	10.1%	11.9%	17.5%	9.5%
2 Child (under age 18) poverty rate, 2021	12.4%	14.0%	16.1%	26.6%	12.1%
3 Senior (age 65 and older) poverty rate, 2020	7.0%	9.2%	8.2%	9.7%	4.8%
3 White (non-Hispanic) poverty rate, 2020	9.6%	10.3%	9.1%	12.4%	8.3%
3 Black/African American poverty rate, 2020	11.1%	12.2%	35.5%	34.4%	N
3 Asian poverty rate, 2020	0.5%	N	14.5%	19.8%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	8.8%	9.6%	27.9%	27.5%	26.0%
Family poverty rates					
3 Families in poverty, 2020	3,080	958	7,673	14,560	608
3 Family poverty rate, 2020	6.8%	7.6%	9.8%	13.7%	6.1%
3 Married couples with related children in their care, poverty rate, 2020	3.9%	6.0%	3.5%	6.9%	3.2%
3 Single women with related children in their care, poverty rate, 2020	34.2%	35.4%	45.6%	46.2%	28.0%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	4.6%	5.2%	6.1%	9.3%	4.7%
3 Percentage of population below 200% FPL, 2020	24.5%	29.4%	28.7%	36.8%	23.5%
2 Median household income, 2021	68,982	61,797	59,954	51,642	72,834
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980–2012	6.7%	6.5%	5.0%	4.4%	9.7%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980–2012	33.5%	30.9%	38.4%	44.4%	35.5%
5 Child food insecurity rate, 2019	15.6%	15.0%	17.1%	21.2%	14.3%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	4.5%	2.3%	5.5%	6.8%	3.9%
6 Percentage of public school students K–12, free or reduced-price lunch, 2019	37.2%	39.1%	28.8%	34.4%	30.3%
7 Percentage of population receiving SNAP benefits, 2021	10.3%	11.0%	12.0%	16.2%	9.1%
8 Percentage of population who are enrolled in Medicaid, 2021	24.2%	24.3%	25.6%	35.7%	21.8%
3 Percentage of population with no health insurance, 2020	5.6%	5.0%	5.5%	5.9%	6.3%
9 Unemployment rate, 2020	6.5%	8.3%	9.9%	10.4%	5.9%
10 Percentage of households receiving HEAP benefits, 2019	3.6%	6.3%	3.6%	5.7%	5.0%
3 Percentage of renters cost-burdened, 2020	40.6%	33.6%	48.0%	45.5%	28.8%
3 Percentage of owners cost-burdened, 2020	16.0%	15.7%	19.2%	19.2%	16.1%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Delaware and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Mahoning	Marion	Medina	Meigs	Mercer
Population and population change					
1 Total population, 2020	228,614	65,359	182,470	22,210	42,528
1 Percentage minority population, 2020	24.4%	13.2%	8.4%	4.3%	5.8%
1 Population change, 2015-2020	-3,232	-72	6,344	-970	1,805
1 Percentage population change, 2015-2020	-1.4%	-0.1%	3.6%	-4.2%	4.4%
Individual poverty rates					
2 Population in poverty, 2021	34,336	8,471	10,598	4,215	2,240
2 Overall poverty rate, 2021	15.8%	14.3%	5.9%	18.8%	5.5%
2 Child (under age 18) poverty rate, 2021	22.5%	19.4%	6.3%	23.3%	7.6%
3 Senior (age 65 and older) poverty rate, 2020	8.7%	7.2%	5.4%	11.8%	5.6%
3 White (non-Hispanic) poverty rate, 2020	11.7%	12.1%	5.3%	19.9%	5.4%
3 Black/African American poverty rate, 2020	37.6%	27.6%	10.0%	N	N
3 Asian poverty rate, 2020	8.5%	N	6.0%	—	N
3 Hispanic/Latino (of any race) poverty rate, 2020	36.9%	46.4%	19.4%	N	11.7%
Family poverty rates					
3 Families in poverty, 2020	8,067	1,366	1,874	818	395
3 Family poverty rate, 2020	13.6%	8.9%	3.8%	14.1%	3.6%
3 Married couples with related children in their care, poverty rate, 2020	6.2%	8.3%	2.1%	9.7%	1.1%
3 Single women with related children in their care, poverty rate, 2020	48.3%	30.6%	26.5%	52.5%	35.6%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	7.4%	7.9%	2.5%	7.7%	2.1%
3 Percentage of population below 200% FPL, 2020	36.3%	35.8%	17.1%	42.1%	20.4%
2 Median household income, 2021	48,937	52,226	79,504	44,622	69,588
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	6.0%	6.0%	11.3%	10.0%	12.2%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	33.8%	39.1%	29.4%	25.0%	19.4%
5 Child food insecurity rate, 2019	22.3%	19.9%	10.6%	23.9%	10.6%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	6.2%	1.8%	4.8%	5.3%	2.3%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	37.7%	43.2%	19.9%	50.1%	23.0%
7 Percentage of population receiving SNAP benefits, 2021	20.3%	17.0%	5.1%	21.5%	4.6%
8 Percentage of population who are enrolled in Medicaid, 2021	37.8%	39.5%	14.1%	39.1%	15.1%
3 Percentage of population with no health insurance, 2020	4.8%	5.4%	3.6%	7.0%	3.7%
9 Unemployment rate, 2020	10.2%	7.6%	7.6%	9.6%	5.4%
10 Percentage of households receiving HEAP benefits, 2019	6.8%	9.2%	2.3%	12.0%	2.8%
3 Percentage of renters cost-burdened, 2020	48.0%	48.3%	39.7%	50.6%	32.9%
3 Percentage of owners cost-burdened, 2020	17.6%	14.7%	16.8%	17.8%	14.1%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Deafness and Prandling were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

Attachment 2

Page 21 of 29

	Miami	Monroe	Montgomery	Morgan	Morrow
Population and population change					
1 Total population, 2020	108,774	13,385	537,309	13,802	34,950
1 Percentage minority population, 2020	10.3%	3.3%	32.1%	8.9%	5.8%
1 Population change, 2015-2020	4,699	-868	5,532	-933	7
1 Percentage population change, 2015-2020	4.5%	-6.1%	1.0%	-6.3%	0.0%
Individual poverty rates					
2 Population in poverty, 2021	8,534	1,950	75,773	2,104	3,137
2 Overall poverty rate, 2021	8.0%	14.6%	14.7%	15.0%	9.0%
2 Child (under age 18) poverty rate, 2021	10.9%	21.0%	20.5%	20.3%	13.2%
3 Senior (age 65 and older) poverty rate, 2020	5.9%	8.2%	8.1%	12.2%	5.9%
3 White (non-Hispanic) poverty rate, 2020	7.7%	14.7%	11.3%	16.6%	9.0%
3 Black/African American poverty rate, 2020	20.9%	N	30.0%	13.3%	N
3 Asian poverty rate, 2020	1.7%	N	14.3%	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	15.0%	N	22.3%	N	0.0%
Family poverty rates					
3 Families in poverty, 2020	1,349	478	15,791	580	571
3 Family poverty rate, 2020	5.0%	12.4%	11.8%	14.2%	5.9%
3 Married couples with related children in their care, poverty rate, 2020	2.4%	10.1%	6.6%	7.8%	5.3%
3 Single women with related children in their care, poverty rate, 2020	34.7%	54.7%	39.5%	52.4%	23.3%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	3.7%	6.0%	7.1%	6.8%	3.1%
3 Percentage of population below 200% FPL, 2020	24.8%	36.6%	34.1%	43.4%	27.9%
2 Median household income, 2021	63,699	48,944	54,692	45,698	68,159
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	4.4%	16.4%	3.5%	7.0%	8.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	30.2%	29.1%	40.9%	28.1%	25.0%
5 Child food insecurity rate, 2019	13.4%	24.9%	20.6%	25.2%	14.9%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	3.4%	5.7%	6.6%	2.8%	3.3%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	33.0%	45.4%	36.2%	NA*	38.9%
7 Percentage of population receiving SNAP benefits, 2021	8.5%	13.3%	15.2%	16.6%	9.1%
8 Percentage of population who are enrolled in Medicaid, 2021	23.2%	30.3%	32.9%	33.0%	24.4%
3 Percentage of population with no health insurance, 2020	5.1%	7.2%	6.6%	6.1%	10.3%
9 Unemployment rate, 2020	7.0%	10.6%	8.6%	9.3%	7.1%
10 Percentage of households receiving HEAP benefits, 2019	4.1%	9.5%	2.2%	13.7%	6.5%
3 Percentage of renters cost-burdened, 2020	38.5%	52.1%	45.3%	47.7%	29.1%
3 Percentage of owners cost-burdened, 2020	15.0%	13.8%	18.2%	13.5%	15.7%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Deafness and Prandling were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Muskingum	Noble	Ottawa	Paulding	Perry
Population and population change					
1 Total population, 2020	86,410	14,115	40,364	18,806	35,408
1 Percentage minority population, 2020	10.5%	8.7%	7.7%	8.2%	4.8%
1 Population change, 2015-2020	216	-352	-390	-153	-559
1 Percentage population change, 2015-2020	0.3%	-2.4%	-1.0%	-0.8%	-1.6%
Individual poverty rates					
2 Population in poverty, 2021	12,643	1,753	3,049	1,727	4,683
2 Overall poverty rate, 2021	15.0%	15.0%	7.7%	9.3%	13.1%
2 Child (under age 18) poverty rate, 2021	20.9%	16.0%	10.4%	13.9%	17.2%
3 Senior (age 65 and older) poverty rate, 2020	7.4%	10.2%	6.6%	5.6%	11.5%
3 White (non-Hispanic) poverty rate, 2020	13.8%	15.4%	8.3%	10.0%	16.0%
3 Black/African American poverty rate, 2020	36.9%	N	N	N	N
3 Asian poverty rate, 2020	N	--	N	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	13.6%	N	13.0%	7.9%	N
Family poverty rates					
3 Families in poverty, 2020	2,526	303	629	411	1,124
3 Family poverty rate, 2020	11.7%	10.0%	5.4%	7.6%	11.6%
3 Married couples with related children in their care, poverty rate, 2020	8.8%	6.3%	1.3%	3.6%	7.8%
3 Single women with related children in their care, poverty rate, 2020	43.6%	44.5%	42.5%	19.9%	48.8%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	7.2%	5.1%	4.4%	4.1%	7.4%
3 Percentage of population below 200% FPL, 2020	36.0%	31.6%	25.2%	29.0%	37.0%
2 Median household income, 2021	52,457	52,583	65,582	62,062	56,048
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	6.3%	18.4%	11.2%	14.6%	8.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	33.9%	16.3%	18.7%	14.6%	31.4%
5 Child food insecurity rate, 2019	20.3%	24.3%	17.2%	14.7%	21.9%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	4.7%	3.9%	5.0%	4.3%	4.6%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	38.7%	42.0%	32.4%	38.3%	34.2%
7 Percentage of population receiving SNAP benefits, 2021	18.1%	10.3%	8.2%	10.6%	18.2%
8 Percentage of population who are enrolled in Medicaid, 2021	36.0%	23.3%	19.6%	22.0%	35.7%
3 Percentage of population with no health insurance, 2020	5.7%	7.4%	5.0%	5.0%	6.0%
9 Unemployment rate, 2020	7.8%	9.6%	9.1%	7.5%	8.4%
10 Percentage of households receiving HEAP benefits, 2019	8.9%	8.0%	3.7%	7.6%	13.1%
3 Percentage of renters cost-burdened, 2020	48.9%	28.4%	41.4%	40.3%	42.5%
3 Percentage of owners cost-burdened, 2020	17.7%	15.4%	14.8%	12.9%	18.3%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Deafness and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

Attachment 2

Page 22 of 29

	Pickaway	Pike	Portage	Preble	Putnam
Population and population change					
1 Total population, 2020	58,539	27,088	161,791	40,999	34,451
1 Percentage minority population, 2020	9.9%	5.6%	13.6%	5.2%	6.9%
1 Population change, 2015-2020	1,550	-1,029	-803	-298	425
1 Percentage population change, 2015-2020	2.7%	-3.7%	-0.5%	-0.7%	1.2%
Individual poverty rates					
2 Population in poverty, 2021	6,746	4,724	15,339	3,546	2,174
2 Overall poverty rate, 2021	12.5%	17.4%	9.9%	8.8%	6.5%
2 Child (under age 18) poverty rate, 2021	18.3%	24.5%	12.3%	13.0%	6.3%
3 Senior (age 65 and older) poverty rate, 2020	7.5%	13.1%	5.7%	6.6%	7.6%
3 White (non-Hispanic) poverty rate, 2020	13.8%	18.7%	9.7%	9.2%	6.9%
3 Black/African American poverty rate, 2020	10.3%	N	27.0%	N	N
3 Asian poverty rate, 2020	N	N	22.3%	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	10.1%	N	16.9%	N	20.0%
Family poverty rates					
3 Families in poverty, 2020	1,427	1,144	2,673	831	613
3 Family poverty rate, 2020	10.1%	14.9%	6.8%	7.3%	6.3%
3 Married couples with related children in their care, poverty rate, 2020	8.0%	9.2%	4.1%	4.1%	3.3%
3 Single women with related children in their care, poverty rate, 2020	40.9%	55.6%	32.1%	37.1%	46.7%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	6.7%	7.3%	4.9%	3.3%	3.0%
3 Percentage of population below 200% FPL, 2020	28.2%	43.1%	27.7%	24.9%	19.7%
2 Median household income, 2021	64,412	46,413	64,250	60,856	72,299
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	3.3%	4.4%	8.4%	10.6%	9.5%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	45.8%	38.6%	29.6%	29.2%	9.5%
5 Child food insecurity rate, 2019	16.4%	24.5%	15.7%	15.0%	10.8%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	5.2%	4.4%	4.7%	4.5%	3.3%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	30.8%	24.4%	29.8%	37.7%	22.1%
7 Percentage of population receiving SNAP benefits, 2021	11.4%	26.3%	9.2%	9.3%	5.2%
8 Percentage of population who are enrolled in Medicaid, 2021	24.6%	46.1%	22.0%	24.7%	14.5%
3 Percentage of population with no health insurance, 2020	5.5%	4.8%	5.5%	5.5%	3.0%
9 Unemployment rate, 2020	6.8%	9.4%	7.3%	6.7%	5.6%
10 Percentage of households receiving HEAP benefits, 2019	6.0%	19.6%	4.2%	4.3%	3.5%
3 Percentage of renters cost-burdened, 2020	42.2%	44.7%	53.7%	34.3%	35.4%
3 Percentage of owners cost-burdened, 2020	18.1%	16.0%	17.3%	15.2%	11.8%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Deafness and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Richland	Ross	Sandusky	Scioto	Seneca
Population and population change					
1 Total population, 2020	124,936	77,093	58,896	74,008	55,069
1 Percentage minority population, 2020	15.8%	11.7%	14.4%	8.2%	10.4%
1 Population change, 2015-2020	3,248	44	-579	-2,984	-581
1 Percentage population change, 2015-2020	2.7%	0.1%	-1.0%	-3.9%	-1.0%
Individual poverty rates					
2 Population in poverty, 2021	14,459	10,636	5,942	16,161	5,449
2 Overall poverty rate, 2021	12.7%	15.0%	10.4%	22.8%	10.4%
2 Child (under age 18) poverty rate, 2021	18.0%	19.3%	13.8%	26.6%	13.3%
3 Senior (age 65 and older) poverty rate, 2020	8.3%	10.9%	9.6%	13.9%	7.4%
3 White (non-Hispanic) poverty rate, 2020	11.7%	16.0%	10.8%	22.7%	11.3%
3 Black/African American poverty rate, 2020	29.3%	12.3%	28.7%	N	40.8%
3 Asian poverty rate, 2020	6.6%	N	N	N	N
3 Hispanic/Latino (of any race) poverty rate, 2020	26.3%	12.8%	13.1%	32.6%	19.4%
Family poverty rates					
3 Families in poverty, 2020	3,014	2,167	1,307	3,288	1,218
3 Family poverty rate, 2020	10.0%	11.4%	8.3%	17.1%	8.6%
3 Married couples with related children in their care, poverty rate, 2020	4.8%	9.9%	2.8%	14.1%	3.2%
3 Single women with related children in their care, poverty rate, 2020	45.4%	34.9%	46.6%	61.5%	43.6%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	5.6%	6.9%	6.4%	10.7%	5.7%
3 Percentage of population below 200% FPL, 2020	36.0%	35.1%	31.0%	45.4%	32.8%
2 Median household income, 2021	52,295	49,543	60,455	44,297	58,129
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	5.3%	5.1%	10.4%	9.0%	7.5%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	36.1%	36.5%	30.6%	38.2%	33.2%
5 Child food insecurity rate, 2019	18.4%	20.2%	15.7%	26.0%	16.9%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	2.8%	5.3%	4.2%	5.2%	3.9%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	41.5%	44.1%	39.5%	41.2%	37.9%
7 Percentage of population receiving SNAP benefits, 2021	15.9%	18.8%	9.8%	25.8%	12.3%
8 Percentage of population who are enrolled in Medicaid, 2021	31.2%	38.2%	25.8%	43.1%	25.8%
3 Percentage of population with no health insurance, 2020	7.3%	6.2%	5.8%	5.7%	5.4%
9 Unemployment rate, 2020	9.0%	8.0%	8.1%	8.7%	8.1%
10 Percentage of households receiving HEAP benefits, 2019	6.8%	11.7%	5.1%	16.3%	5.2%
3 Percentage of renters cost-burdened, 2020	44.1%	48.2%	39.2%	48.4%	40.8%
3 Percentage of owners cost-burdened, 2020	17.3%	16.8%	14.0%	18.5%	13.2%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*Attachment 2
Page 23 of 29

	Shelby	Stark	Summit	Trumbull	Tuscarawas
Population and population change					
1 Total population, 2020	48,230	374,853	540,428	201,977	93,263
1 Percentage minority population, 2020	8.2%	16.4%	25.8%	15.3%	8.1%
1 Population change, 2015-2020	-800	138	-1,360	-1,351	524
1 Percentage population change, 2015-2020	-1.6%	0.0%	-0.3%	-0.7%	0.6%
Individual poverty rates					
2 Population in poverty, 2021	4,417	47,524	64,333	30,489	10,438
2 Overall poverty rate, 2021	9.3%	13.2%	12.1%	15.8%	11.6%
2 Child (under age 18) poverty rate, 2021	12.0%	18.2%	15.6%	29.4%	13.6%
3 Senior (age 65 and older) poverty rate, 2020	8.2%	7.4%	7.3%	7.8%	10.8%
3 White (non-Hispanic) poverty rate, 2020	9.7%	10.4%	9.4%	14.4%	11.6%
3 Black/African American poverty rate, 2020	23.9%	34.3%	27.5%	38.0%	29.8%
3 Asian poverty rate, 2020	N	4.4%	17.7%	15.6%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	14.7%	28.0%	17.3%	37.9%	39.7%
Family poverty rates					
3 Families in poverty, 2020	1,048	9,334	12,539	6,844	2,297
3 Family poverty rate, 2020	8.2%	9.5%	9.1%	13.0%	9.4%
3 Married couples with related children in their care, poverty rate, 2020	5.5%	3.6%	4.8%	9.2%	5.4%
3 Single women with related children in their care, poverty rate, 2020	34.1%	45.3%	37.5%	50.5%	49.5%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	3.3%	5.6%	5.7%	7.4%	5.7%
3 Percentage of population below 200% FPL, 2020	26.7%	31.3%	29.8%	36.6%	33.4%
2 Median household income, 2021	67,582	57,364	60,715	48,929	58,256
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	9.5%	5.0%	5.8%	6.3%	8.3%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	26.3%	37.6%	40.3%	34.2%	26.1%
5 Child food insecurity rate, 2019	13.6%	18.2%	17.4%	22.8%	17.1%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	3.9%	5.1%	5.9%	4.6%	2.4%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	27.9%	33.4%	27.8%	44.2%	37.5%
7 Percentage of population receiving SNAP benefits, 2021	8.1%	13.5%	14.7%	16.2%	10.8%
8 Percentage of population who are enrolled in Medicaid, 2021	21.1%	28.1%	28.9%	32.8%	24.9%
3 Percentage of population with no health insurance, 2020	4.6%	5.6%	5.8%	6.3%	8.0%
9 Unemployment rate, 2020	7.7%	8.1%	8.2%	10.4%	7.6%
10 Percentage of households receiving HEAP benefits, 2019	4.9%	4.1%	3.7%	4.9%	4.2%
3 Percentage of renters cost-burdened, 2020	32.9%	43.1%	45.8%	49.1%	42.1%
3 Percentage of owners cost-burdened, 2020	14.2%	15.8%	18.1%	15.9%	16.3%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For 2020, ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Union	Van Wert	Vinton	Warren	Washington
Population and population change					
1 Total population, 2020	62,784	28,931	12,800	242,337	59,771
1 Percentage minority population, 2020	14.5%	7.3%	4.2%	17.4%	6.4%
1 Population change, 2015-2020	8,396	612	-282	18,473	-1,249
1 Percentage population change, 2015-2020	15.4%	2.2%	-2.2%	8.3%	-2.0%
Individual poverty rates					
2 Population in poverty, 2021	2,893	2,045	2,066	12,124	7,772
2 Overall poverty rate, 2021	5.0%	7.4%	16.1%	5.2%	13.4%
2 Child (under age 18) poverty rate, 2021	4.7%	9.9%	24.6%	5.6%	19.8%
3 Senior (age 65 and older) poverty rate, 2020	7.4%	6.6%	10.0%	4.2%	7.1%
3 White (non-Hispanic) poverty rate, 2020	5.3%	9.2%	20.3%	4.7%	12.8%
3 Black/African American poverty rate, 2020	6.6%	N	N	3.0%	31.3%
3 Asian poverty rate, 2020	0.0%	N	N	5.6%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	0.9%	18.4%	N	6.3%	17.5%
Family poverty rates					
3 Families in poverty, 2020	515	516	479	2,366	1,774
3 Family poverty rate, 2020	3.4%	6.2%	13.2%	3.7%	11.0%
3 Married couples with related children in their care, poverty rate, 2020	1.3%	1.1%	9.1%	2.3%	8.2%
3 Single women with related children in their care, poverty rate, 2020	16.7%	33.0%	56.4%	21.7%	43.4%
Other measures of economic need					
3 Percentage of population below 50% FPL, 2020	2.0%	4.6%	6.1%	2.3%	5.3%
3 Percentage of population below 200% FPL, 2020	15.6%	28.2%	39.5%	15.0%	32.5%
2 Median household income, 2021	92,198	57,863	49,778	90,600	53,450
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	10.2%	4.7%	10.9%	9.6%	10.2%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	34.7%	34.9%	25.5%	29.4%	30.9%
5 Child food insecurity rate, 2019	9.6%	14.9%	24.4%	9.0%	20.5%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	4.2%	1.8%	4.6%	4.2%	4.9%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	20.8%	37.7%	NA*	16.1%	42.9%
7 Percentage of population receiving SNAP benefits, 2021	4.2%	8.6%	18.8%	4.1%	13.4%
8 Percentage of population who are enrolled in Medicaid, 2021	12.1%	22.7%	32.7%	13.2%	26.9%
3 Percentage of population with no health insurance, 2020	4.1%	3.7%	7.9%	3.6%	7.1%
9 Unemployment rate, 2020	5.8%	7.0%	9.1%	6.4%	8.6%
10 Percentage of households receiving HEAP benefits, 2019	2.9%	5.8%	17.0%	1.6%	7.5%
3 Percentage of renters cost-burdened, 2020	32.3%	40.1%	56.2%	37.3%	44.8%
3 Percentage of owners cost-burdened, 2020	15.2%	12.5%	15.2%	15.5%	14.6%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For (2020), ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 10. Population, poverty rates, and other measures of economic need, Ohio counties, *continued*

	Wayne	Williams	Wood	Wyandot
Population and population change				
1 Total population, 2020	116,894	37,102	132,248	21,900
1 Percentage minority population, 2020	7.8%	7.9%	12.8%	5.3%
1 Population change, 2015-2020	680	95	2,963	-276
1 Percentage population change, 2015-2020	0.6%	0.3%	2.3%	-1.2%
Individual poverty rates				
2 Population in poverty, 2021	10,127	3,667	12,315	1,500
2 Overall poverty rate, 2021	9.0%	10.3%	9.9%	7.0%
2 Child (under age 18) poverty rate, 2021	11.6%	15.2%	8.9%	9.2%
3 Senior (age 65 and older) poverty rate, 2020	8.0%	5.4%	6.8%	9.7%
3 White (non-Hispanic) poverty rate, 2020	10.2%	10.9%	11.7%	7.3%
3 Black/African American poverty rate, 2020	19.6%	N	23.8%	N
3 Asian poverty rate, 2020	9.6%	N	16.3%	N
3 Hispanic/Latino (of any race) poverty rate, 2020	29.3%	11.1%	21.9%	3.7%
Family poverty rates				
3 Families in poverty, 2020	2,077	812	2,006	389
3 Family poverty rate, 2020	6.8%	8.4%	6.6%	6.4%
3 Married couples with related children in their care, poverty rate, 2020	4.6%	5.5%	4.2%	0.6%
3 Single women with related children in their care, poverty rate, 2020	35.6%	41.2%	32.7%	22.7%
Other measures of economic need				
3 Percentage of population below 50% FPL, 2020	3.8%	4.9%	6.1%	2.8%
3 Percentage of population below 200% FPL, 2020	29.6%	31.0%	27.0%	26.0%
2 Median household income, 2021	67,708	52,458	67,865	63,516
4 Probability a child raised in the bottom fifth rose to the top fifth, 1980-2012	7.1%	9.4%	9.1%	11.8%
4 Probability a child raised in the bottom fifth stayed in the bottom fifth, 1980-2012	25.2%	22.4%	26.8%	11.8%
5 Child food insecurity rate, 2019	14.7%	15.6%	12.3%	11.4%
5 Percentage of children who are both food insecure and ineligible for food assistance, 2019	2.1%	4.2%	3.7%	0.7%
6 Percentage of public school students K-12, free or reduced-price lunch, 2019	36.5%	36.3%	26.6%	26.6%
7 Percentage of population receiving SNAP benefits, 2021	8.3%	9.8%	5.2%	8.6%
8 Percentage of population who are enrolled in Medicaid, 2021	20.7%	25.0%	15.1%	21.3%
3 Percentage of population with no health insurance, 2020	12.8%	5.3%	4.5%	3.9%
9 Unemployment rate, 2020	5.9%	7.8%	7.1%	7.0%
10 Percentage of households receiving HEAP benefits, 2019	4.5%	4.1%	2.6%	5.8%
3 Percentage of renters cost-burdened, 2020	36.6%	35.0%	39.9%	28.2%
3 Percentage of owners cost-burdened, 2020	15.4%	15.9%	15.8%	13.7%

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (3) U.S. Census Bureau, American Community Survey (ACS); (4) Equality of Opportunity Project; (5) Feeding America, Map the Meal Gap; (6) Ohio Department of Education; (7) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (8) Ohio Department of Medicaid, Medicaid Demographic and Expenditure Report; (9) U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics; (10) Ohio Development Services Agency.

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent ACS one-year estimates, whereas all county numbers and percentages represent ACS five-year estimates. For (2020), ACS one-year data are experimental. For items noted with an asterisk, data are not available for 2020. For county poverty rates by race, ethnicity, and family type, data are suppressed if the denominator is less than 500 individuals, as indicated with the letter "N." For (4), probabilities are based on the current family income of a cohort of adults born between 1980 and 1982 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. State-level probability is derived by weighting county-level probabilities based on annual birth data from the U.S. Census Bureau. For (6) data include applications at traditional schools only. For (7) Defiance and Paulding were listed together in the dataset so the same percentage was applied to both counties; the same approach applies to Hocking, Ross, and Vinton, which were also listed together.

Table 11. Change in 200% Federal Poverty Level, Ohio and counties, 2010 to 2021

Geography	2010			2021			Change, 2010 to 2021	
	Population	Population below 200% FPL	Percent below 200% FPL	Population	Population below 200% FPL	Percent below 200% FPL	Raw change	Percent change at 200% FP
Ohio	11,046,987	2,919,858	26.4%	11,350,378	3,460,459	30.5%	4.1%	15.3%
Adams	27,002	11,422	42.3%	27,280	12,435	45.6%	3.3%	7.8%
Allen	102,300	31,103	30.4%	98,592	32,385	32.8%	2.4%	8.0%
Ashland	50,238	13,315	26.5%	51,141	16,359	32.0%	5.5%	20.7%
Ashtabula	100,870	32,803	32.5%	94,193	39,192	41.6%	9.1%	27.9%
Athens	53,844	25,513	47.4%	56,440	25,845	45.8%	-1.6%	-3.4%
Auglaize	45,636	9,263	20.3%	45,039	9,819	21.8%	1.5%	7.4%
Belmont	66,997	24,728	36.9%	63,227	19,965	31.6%	-5.3%	-14.4%
Brown	41,684	13,185	31.6%	42,778	14,135	33.0%	1.4%	4.5%
Butler	321,387	68,274	21.2%	369,683	98,602	26.7%	5.4%	25.6%
Carroll	28,404	9,054	31.9%	26,752	8,740	32.7%	0.8%	2.5%
Champaign	38,096	8,940	23.5%	37,930	10,416	27.5%	4.0%	17.0%
Clark	141,106	37,904	26.9%	130,915	47,546	36.3%	9.5%	35.2%
Clermont	176,027	34,425	19.6%	203,341	48,247	23.7%	4.2%	21.3%
Clinton	39,397	9,878	25.1%	40,590	13,836	34.1%	9.0%	36.0%
Columbiana	108,138	35,283	32.6%	98,544	33,395	33.9%	1.3%	3.9%
Coshocton	36,240	11,579	32.0%	35,968	13,784	38.3%	6.4%	19.9%
Crawford	46,296	14,069	30.4%	40,690	15,354	37.7%	7.3%	24.2%
Cuyahoga	1,365,658	397,268	29.1%	1,216,183	418,632	34.4%	5.3%	18.3%
Darke	52,534	13,752	26.2%	50,566	16,544	32.7%	6.5%	25.0%
Defiance	38,723	7,573	19.6%	37,192	9,938	26.7%	7.2%	36.6%
Delaware	107,078	11,895	11.1%	202,573	21,849	10.8%	-0.3%	-2.9%
Erie	77,628	17,993	23.2%	73,261	20,784	28.4%	5.2%	22.4%
Fairfield	119,747	23,068	19.3%	152,951	35,758	23.4%	4.1%	21.4%
Fayette	27,822	8,122	29.2%	28,146	10,560	37.5%	8.3%	28.5%
Franklin	1,045,966	273,900	26.2%	1,273,734	398,309	31.3%	5.1%	19.4%
Fulton	41,597	8,384	20.2%	41,518	10,712	25.8%	5.6%	28.0%
Gallia	30,069	12,278	40.8%	29,163	10,107	34.7%	-6.2%	-15.1%
Geauga	89,980	14,404	16.0%	92,661	17,027	18.4%	2.4%	14.8%
Greene	140,103	29,478	21.0%	158,748	39,430	24.8%	3.8%	18.1%
Guernsey	40,179	16,658	41.5%	38,468	14,931	38.8%	-2.6%	-6.4%

Source: U.S. Census Bureau data 2010; U.S. Census Bureau American Community Survey 5-year estimates

Notes: The percent change is not the same figure represented in the map. The map shows the raw change in percentage of people below 200% of the Federal Poverty Level. For Wyandot, the raw change is 24.1% to 30.4%, or an 6.2% increase. Percent change shown in the table above represents the percent difference between two numbers and is calculated as: (2021 Data Minus 2010 Data)/2010 Data.

Table 11. Change in 200% Federal Poverty Level, Ohio and counties, 2010 to 2021, continued

Geography	2010			2021			Change, 2010 to 2021	
	Population	Population below 200% FPL	Percent below 200% FPL	Population	Population below 200% FPL	Percent below 200% FPL	Raw change	Percent change at 200% FP
Hamilton	826,628	214,755	26.0%	798,152	246,341	30.9%	4.9%	18.8%
Hancock	69,451	15,123	21.8%	73,519	19,964	27.2%	5.4%	24.7%
Hardin	29,825	9,503	31.9%	28,739	9,875	34.4%	2.5%	7.8%
Harrison	15,551	5,772	37.1%	14,793	5,234	35.4%	-1.7%	-4.7%
Henry	28,649	6,254	21.8%	26,600	7,045	26.5%	4.7%	21.3%
Highland	40,286	13,362	33.2%	42,420	16,761	39.5%	6.3%	19.1%
Hocking	27,447	9,068	33.0%	27,795	9,232	33.2%	0.2%	0.5%
Holmes	37,953	15,195	40.0%	43,107	12,704	29.5%	-10.6%	-26.4%
Huron	58,652	15,445	26.3%	57,576	18,107	31.4%	5.1%	19.4%
Jackson	32,103	12,532	39.0%	31,706	12,855	40.5%	1.5%	3.9%
Jefferson	71,820	25,103	35.0%	63,681	23,053	36.2%	1.2%	3.6%
Knox	50,963	15,027	29.5%	58,024	17,277	29.8%	0.3%	1.0%
Lake	224,680	36,556	16.3%	226,290	51,180	22.6%	6.3%	39.0%
Lawrence	61,639	25,968	42.1%	58,982	23,941	40.6%	-1.5%	-3.7%
Licking	141,726	31,863	22.5%	170,896	41,881	24.5%	2.0%	9.0%
Logan	45,208	10,974	24.3%	44,801	13,182	29.4%	5.1%	21.2%
Lorain	275,784	64,023	23.2%	299,935	86,226	28.7%	5.5%	23.8%
Lucas	446,417	135,038	30.2%	420,716	154,715	36.8%	6.5%	21.6%
Madison	35,612	8,155	22.9%	38,941	9,161	23.5%	0.6%	2.7%
Mahoning	250,542	77,925	31.1%	221,661	80,487	36.3%	5.2%	16.7%
Marion	61,415	16,780	27.3%	59,347	21,230	35.8%	8.5%	30.9%
Medina	149,347	21,430	14.3%	177,364	30,414	17.1%	2.8%	19.5%
Meigs	22,768	10,189	44.8%	22,613	9,509	42.1%	-2.7%	-6.0%
Mercer	40,359	8,503	21.1%	40,295	8,239	20.4%	-0.6%	-3.0%
Miami	97,256	21,045	21.6%	104,804	25,987	24.8%	3.2%	14.6%
Monroe	14,995	5,700	38.0%	13,685	5,015	36.6%	-1.4%	-3.6%
Montgomery	542,982	145,454	26.8%	513,532	174,889	34.1%	7.3%	27.1%
Morgan	14,614	6,315	43.2%	14,362	6,238	43.4%	0.2%	0.5%
Morrow	31,172	8,119	26.0%	34,834	9,720	27.9%	1.9%	7.1%
Muskingum	81,903	26,560	32.4%	83,645	30,119	36.0%	3.6%	11.0%
Noble	11,829	4,236	35.8%	12,050	3,804	31.6%	-4.2%	-11.8%

Source: U.S. Census Bureau data 2010; U.S. Census Bureau American Community Survey 5-year estimates

Notes: The percent change is not the same figure represented in the map. The map shows the raw change in percentage of people below 200% of the Federal Poverty Level. For Wyandot, the raw change is 24.1% to 30.4%, or an 6.2% increase. Percent change shown in the table above represents the percent difference between two numbers and is calculated as: (2021 Data Minus 2010 Data)/2010 Data.



Table 11. Change in 200% Federal Poverty Level, Ohio and counties, 2010 to 2021, continued

Geography	2010			2021			Change, 2010 to 2021	
	Population	Population below 200% FPL	Percent below 200% FPL	Population	Population below 200% FPL	Percent below 200% FPL	Raw change	Percent change at 200% FP
Ottawa	40,239	7,919	19.7%	39,881	10,050	25.2%	5.5%	28.0%
Paulding	20,156	5,234	26.0%	18,539	5,371	29.0%	3.0%	11.6%
Perry	33,741	11,570	34.3%	35,535	13,151	37.0%	2.7%	7.9%
Pickaway	46,174	12,065	26.1%	53,477	15,088	28.2%	2.1%	8.0%
Pike	27,226	11,211	41.2%	27,431	11,816	43.1%	1.9%	4.6%
Portage	144,317	34,149	23.7%	154,816	42,871	27.7%	4.0%	17.0%
Preble	41,755	9,394	22.5%	40,357	10,041	24.9%	2.4%	10.6%
Putnam	34,353	6,715	19.5%	33,415	6,580	19.7%	0.1%	0.7%
Richland	122,777	36,372	29.7%	113,442	40,785	36.0%	6.2%	20.9%
Ross	67,870	21,422	31.6%	70,827	24,835	35.1%	3.5%	11.1%
Sandusky	60,823	14,556	23.9%	57,235	17,732	31.0%	7.0%	29.5%
Scioto	75,683	32,219	42.6%	71,837	32,646	45.4%	2.9%	6.8%
Seneca	57,264	16,102	28.1%	51,916	17,042	32.8%	4.7%	16.7%
Shelby	46,961	9,938	21.2%	47,859	12,798	26.7%	5.6%	26.4%
Stark	368,573	95,337	25.9%	362,017	113,447	31.3%	5.5%	21.2%
Summit	533,162	130,220	24.4%	530,978	157,981	29.8%	5.3%	21.8%
Trumbull	220,572	62,432	28.3%	195,196	71,381	36.6%	8.3%	29.2%
Tuscarawas	89,481	27,490	30.7%	90,758	30,343	33.4%	2.7%	8.8%
Union	38,511	6,359	16.5%	54,534	8,482	15.6%	-1.0%	-5.8%
Van Wert	29,168	6,853	23.5%	27,825	7,836	28.2%	4.7%	19.9%
Vinton	12,643	5,409	42.8%	12,951	5,110	39.5%	-3.3%	-7.8%
Warren	152,000	20,637	13.6%	224,855	33,837	15.0%	1.5%	10.8%
Washington	61,383	20,328	33.1%	58,314	18,935	32.5%	-0.6%	-2.0%
Wayne	108,474	27,855	25.7%	111,853	33,111	29.6%	3.9%	15.3%
Williams	37,996	9,157	24.1%	35,617	11,036	31.0%	6.9%	28.6%
Wood	113,406	26,012	22.9%	124,195	33,528	27.0%	4.1%	17.7%
Wyandot	22,457	5,420	24.1%	21,585	5,605	26.0%	1.8%	7.6%

Source: U.S. Census Bureau data 2010; U.S. Census Bureau American Community Survey 5-year estimates
 Notes: The percent change is not the same figure represented in the map. The map shows the raw change in percentage of people below 200% of the Federal Poverty Level. For Wyandot, the raw change is 24.1% to 30.4%, or an 6.2% increase. Percent change shown in the table above represents the percent difference between two numbers and is calculated as: (2021 Data Minus 2010 Data)/2010 Data.

Table 12. Child poverty by age group, Ohio, 2019 *

	Under age 6		Ages 6 to 11		Ages 12 to 17		All children under 18	
	Count	%	Count	%	Count	%	Count	%
Total	807,633		836,080		883,593		2,527,306	
In poverty	169,765	21.0%	155,843	18.6%	140,560	15.9%	466,168	18.4%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- Younger children have consistently experienced higher rates of poverty than older children, and higher rates than adults
- The poverty rate for children under age 6 is 22.3% compared to 18.2% for middle and high school age kids in Ohio

*2020 one-year ACS estimates are unavailable for this item due to data collection issues

Table 13. Child food insecurity, Ohio and the United States, 2019 *

	Population under age 18, 2019	Number of children experiencing food insecurity	Child food insecurity rate	Food insecure children likely eligible for any federal food assistance	Food insecure children likely ineligible for any federal food assistance
Ohio	2,574,847	448,600	17.4%	68.0%	32.0%
United States	72,967,785	10,732,000	14.6%	77.0%	23.0%

Source: U.S. Census Bureau, American Community Survey 1-year estimates; Feeding America, Map the Meal Gap, 2018 report (data from 2016)
 Notes: Food insecurity is defined by the U.S. Department of Agriculture as having limited or uncertain access to adequate food. Federal food assistance programs include: the Supplemental Nutrition Assistance Program (SNAP), or food stamps, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), the National School Lunch Program (NSLP), and various other federal child nutrition programs. The income eligibility criteria for federal food assistance varies by state and program. For instance, in Ohio the SNAP threshold is 130% FPL, while the threshold for other nutrition programs (such as WIC and NSLP) is 185% FPL. Nationally, the highest threshold for any federal food assistance varies by state and is either 185% or 200% FPL.

- The child food insecurity rate in Ohio remains higher than the child food insecurity rate for the country as a whole
- Food insecure children in Ohio are also less likely to be eligible for federal food assistance than children in the U.S. in general (32% compared to 23%)

Table 14. Income to poverty ratio by age group, Ohio, 2019 *

	Under age 6		Under age 18		Ages 18 to 64		Age 65 and over		Total all ages	
	Count	%	Count	%	Count	%	Count	%	Count	%
Total	807,633		2,527,306		6,861,518		1,973,562		11,362,386	
Below 50% FPL	82,067	10.2%	208,477	8.2%	385,828	5.6%	51,629	2.6%	645,934	5.7%
Below 100% FPL	169,765	21.0%	466,168	18.4%	854,072	12.4%	164,622	8.3%	1,484,862	13.1%
Below 200% FPL	352,769	43.7%	1,009,548	39.9%	1,884,778	27.5%	510,965	25.9%	3,405,291	30.0%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- More than six out of every hundred Ohioans live in extreme poverty, at less than half the federal poverty level
- More than three out of every ten Ohioans live below 200% of the federal poverty level

Table 15. Poverty by race/ethnicity, Ohio, 2019

	White (non-Hispanic)		Black/African-American		Asian		Mixed race		Hispanic/Latino (of any race)	
	Count	%	Count	%	Count	%	Count	%	Count	%
Total	8,925,594		1,404,944		265,550		332,043		454,297	
In poverty	892,559	10.0%	383,550	27.3%	28,414	10.7%	81,351	24.5%	104,488	23.0%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- Black or African American residents have the highest poverty rate at 28.7%
- The poverty rate among Asian Ohioans is closest to non-Hispanic Whites, at 11.8%

*2020 one-year ACS estimates are unavailable for this item due to data collection issues



#SOP2022

Table 16. Poverty by race/ethnicity and age, Ohio, 2019 *

Persons in poverty	Total	White (non-Hispanic)	Black/African-American	Asian	Mixed race	Hispanic/Latino (of any race)
All age groups	1,484,862	956,990	383,947	28,513	81,185	104,461
Under age 6	169,765	91,042	53,741	1,095	18,473	20,007
Under age 18	466,168	256,342	144,047	5,596	48,038	48,080
Ages 18 to 64	854,072	574,027	207,396	20,536	31,222	53,022
Age 65 and older	164,622	126,621	32,504	2,381	1,925	3,359
Poverty rates	%	%	%	%	%	%
All age groups	13.1%	10.4%	27.3%	10.7%	24.5%	23.0%
Under age 6	21.0%	15.3%	46.0%	6.2%	30.1%	37.9%
Under age 18	18.4%	13.6%	38.8%	9.9%	28.7%	29.8%
Ages 18 to 64	12.4%	10.3%	24.1%	11.2%	20.6%	20.0%
Age 65 and older	8.3%	7.2%	18.8%	9.2%	14.5%	12.1%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- Adults age 65 and older have the lowest poverty rate in every racial/ethnic group, while those under age 6 have the highest poverty rate for all groups except Asian Ohioans.
- The overall poverty rates for all age groups decreased relative to 2017 except for those age 65 and older, which increased; non-Hispanic whites, African-Americans, and Hispanic/Latinos all saw increases in the poverty rates for those age 65 and older

Table 17. Poverty by family type, Ohio, 2019 *

	Married couples with no related children in their care		Married couples with related children in their care		Single men with related children in their care		Single women with related children in their care	
	Count	%	Count	%	Count	%	Count	%
Total	1,317,382		809,290		130,881		374,913	
In poverty	34,209	2.6%	39,295	4.9%	23,376	17.9%	144,109	38.4%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- As expected, married couples with no children have the lowest poverty rate of any family structure (2.9%)
- Single women with children under 18 have a poverty rate over twice that of single men with children under 18 (40.1% and 18.7% respectively), and nearly eight times that of married couples with children under 18 (5.2%)

*2020 one-year ACS estimates are unavailable for this item due to data collection issues



Table 18. Poverty by race/ethnicity of householder and family type, Ohio, 2019 *

Families in poverty	Total	White (non-Hispanic)	Black/African-American	Asian	Mixed race	Hispanic/Latino (of any race)
All families	270,266	172,230	78,418	3,890	9,157	20,599
Married couples with no related children in their care	34,209	28,403	3,457	953	496	1,976
Married couples with related children in their care	39,295	28,943	5,173	1,522	1,332	4,649
Single men with related children in their care	23,376	15,312	6,476	170	631	2,233
Single women with related children in their care	144,109	80,700	53,459	1,245	6,278	10,709
Poverty rates	%	%	%	%	%	%
All families	9.2%	7.0%	23.9%	5.9%	21.3%	21.9%
Married couples with no related children in their care	1.8%	1.7%	1.7%	3.1%	2.2%	4.1%
Married couples with related children in their care	4.9%	4.1%	10.2%	4.5%	10.1%	14.7%
Single men with related children in their care	17.9%	14.8%	32.0%	13.3%	37.7%	22.3%
Single women with related children in their care	38.4%	34.4%	44.7%	33.2%	52.8%	53.4%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- Poverty rates for White non-Hispanic single mother households are the lowest at 35.0% (compared to other single woman with related children under 18 households)
- Hispanic/Latino, African American, and mixed-race families all have poverty rates at least twice that of Ohio families overall

Table 19. Poverty by employment type, Ohio, 2019 *

	Worked full-time, year-round		Worked part-time or part-year		Unemployed	
	Count	%	Count	%	Count	%
Total persons age 16 and older	3,885,569		1,814,694		1,451,795	
In poverty	97,139	2.5%	337,533	18.6%	460,219	31.7%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- The poverty rate among people employed part-time or part-year is over seven times higher than the poverty rate among people working full-time year round

Table 20. Poverty by number of wage-earners, work experience, and family type, Ohio, 2019 *

	Total families	Families in poverty	Poverty rate
Married couple	2,126,672	73,504	3.5%
Both work, full or part time	1,174,001	12,216	1.0%
One spouse work	575,347	31,148	5.4%
Neither work	377,324	30,140	8.0%
Single male householder	231,837	30,929	13.3%
Works full time	141,595	6,604	4.7%
Works part time	36,245	8,715	24.0%
Does not work	53,997	15,610	28.9%
Single female householder	584,072	165,833	28.4%
Works full time	276,364	31,112	11.3%
Works part time	142,705	70,733	49.6%
Does not work	165,003	63,988	38.8%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- There are twice as many single female householders in poverty than married couple families in poverty (172,208 compared to 80,024) although there are over three and a half times as many married couple families than there are single female householders

*2020 one-year ACS estimates are unavailable for this item due to data collection issues

Table 21. Poverty by educational attainment, Ohio, 2019 *

	No high school diploma or GED		High school diploma or GED		Some college or associate degree		Bachelor's degree or higher	
	Count	%	Count	%	Count	%	Count	%
Total persons age 25 and older	705,190		2,559,514		2,290,465		2,343,820	
In poverty	184,055	26.1%	330,177	12.9%	224,466	9.8%	89,065	3.8%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- Poverty rates decrease as educational attainment increases
- More than one quarter of Ohioans without a high school diploma or equivalent live in poverty

Table 22. Seniors living in poverty by sex, Ohio, 2019 *

	Female, 65 and older		Male, 65 and older		Total, age 65 and older	
	Count	%	Count	%	Count	%
Total seniors	1,098,593		874,969		1,973,562	
In poverty	109,317	10.0%	55,305	6.3%	164,622	8.3%

Source: U.S. Census Bureau, American Community Survey 1-year estimates

- The poverty rate for women age 65 and older is 36% higher than the poverty rate for men of the same age
- The poverty rate for women age 65 and older increased 12.5% from 2017 (8.8%), and the poverty rate for men age 65 and older increased 14.3% from 2017 (6.3%)

Table 23. Median income and median student debt, 2019

	United States	Ohio	Difference
Median Income	\$30,648	\$29,242	-\$1,406
Median Student Loan Debt	\$18,728	\$20,365	\$1,637
Percent Change in Median Student Loan Debt	18.0%	28.2%	10.2%

Source: Unceasing Debt, Disparate Burdens: Student Debt and Young America

- Ohioans have a lower median income, but higher student loan debt, than the nation as a whole. Additionally, the percentage change of median student loan debt is higher for Ohioans.

Table 24. Percent change in employment, 2020-2021

	Ohio
High wage workers	14.3%
Middle wage workers	7.1%
Low wage workers	-18.8%

Source: Opportunity Insights Economic Tracker

- While high-wage (those making more than \$600,000 per year) and middle-wage (those making between \$27,000 and \$600,000) workers saw employment rates increase relative to the height of the pandemic, low-wage workers saw employment drop by nearly 19%.

*2020 one-year ACS estimates are unavailable for this item due to data collection issues

Table 25. Supply of Rental Units Affordable and Available to Low-Income Renters by Income, 2019

Income Threshold	Shortage of Affordable and Available Rental Units	Affordable and Available Units per 100 Renter Households
At or below 30% AMI	-252,027	42
At or below 50% AMI	-141,539	80

Source: 2019 The Gap Report, National Low Income Housing Coalition

- For the lowest-income renter households in Ohio, there are only 42 affordable and available rental units for every 100 households

Table 26. Eviction rates, 2016

Geography	Evictions	Eviction rate	Geography	Evictions	Eviction rate	Geography	Evictions	Eviction rate
Ohio	57,980	3.5%	Hamilton	6,039	4.0%	Ottawa	59	1.4%
Adams	89	2.6%	Hancock	185	1.9%	Paulding	28	1.6%
Allen	529	3.8%	Hardin	56	1.5%	Perry	86	2.3%
Ashland	104	1.8%	Harrison	28	1.5%	Pickaway	156	2.8%
Ashtabula	267	2.2%	Henry	63	2.5%	Pike	83	2.2%
Athens	82	0.7%	Highland	86	1.7%	Portage	515	2.5%
Auglaize	86	1.8%	Hocking	71	2.1%	Preble	123	2.9%
Belmont	54	0.6%	Holmes	16	0.5%	Putnam	25	1.0%
Brown	92	2.0%	Huron	223	3.1%	Richland	582	3.6%
Butler	2,544	5.5%	Jackson	83	2.0%	Ross	138	1.5%
Carroll	30	1.1%	Jefferson	281	3.2%	Sandusky	186	2.7%
Champaign	102	2.4%	Knox	121	1.8%	Scioto	297	2.8%
Clark	966	5.1%	Lake	701	2.7%	Seneca	193	3.0%
Clermont	601	2.7%	Lawrence	239	3.2%	Shelby	216	3.8%
Clinton	148	2.5%	Licking	640	3.3%	Stark	1,841	3.7%
Columbiana	233	1.9%	Logan	147	2.7%	Summit	3,288	4.1%
Coshocton	93	2.1%	Lorain	968	2.7%	Trumbull	910	3.5%
Crawford	156	2.6%	Lucas	3,634	5.0%	Tuscarawas	190	1.6%
Cuyahoga	8,609	3.7%	Madison	130	2.8%	Union	78	1.6%
Darke	135	2.3%	Mahoning	1,184	3.7%	Van Wert	73	2.6%
Defiance	99	2.5%	Marion	332	3.9%	Vinton	23	1.6%
Delaware	153	1.1%	Medina	260	1.8%	Warren	410	2.1%
Erie	393	3.7%	Meigs	18	0.7%	Washington	94	1.3%
Fairfield	382	2.4%	Mercer	51	1.4%	Wayne	219	1.7%
Fayette	91	2.0%	Miami	338	2.6%	Williams	97	2.3%
Franklin	11,139	4.6%	Monroe	--	0.0%	Wood	324	1.8%
Fulton	86	2.2%	Montgomery	3,451	3.8%	Wyandot	45	1.7%
Gallia	96	2.6%	Morgan	8	0.5%			
Geauga	90	1.6%	Morrow	37	1.3%			
Greene	395	1.7%	Muskingum	382	3.2%			
Guernsey	67	1.3%	Noble	18	1.5%			

Source: Eviction Lab, Princeton University

Statewide, there were approximately 35 evictions per 1,000 renter households in Ohio



Ohio Association of
Community Action Agencies

This report was designed in
historic Chillicothe, Ohio at

metropolis
design
studios 

**This foregoing document was electronically filed with the Public Utilities
Commission of Ohio Docketing Information System on**

9/14/2022 3:53:20 PM

in

Case No(s). 22-0668-GE-UNC

Summary: Comments Consumer Protection Comments by the Legal Aid Society of Columbus, Office of the Ohio Consumers' Counsel, Ohio Poverty Law Center, Pro Seniors, Inc., Southeastern Ohio Legal Services and Legal Aid Society of Southwest Ohio, LLC electronically filed by Ms. Alana M. Noward on behalf of Wilson, Ambrosia E.