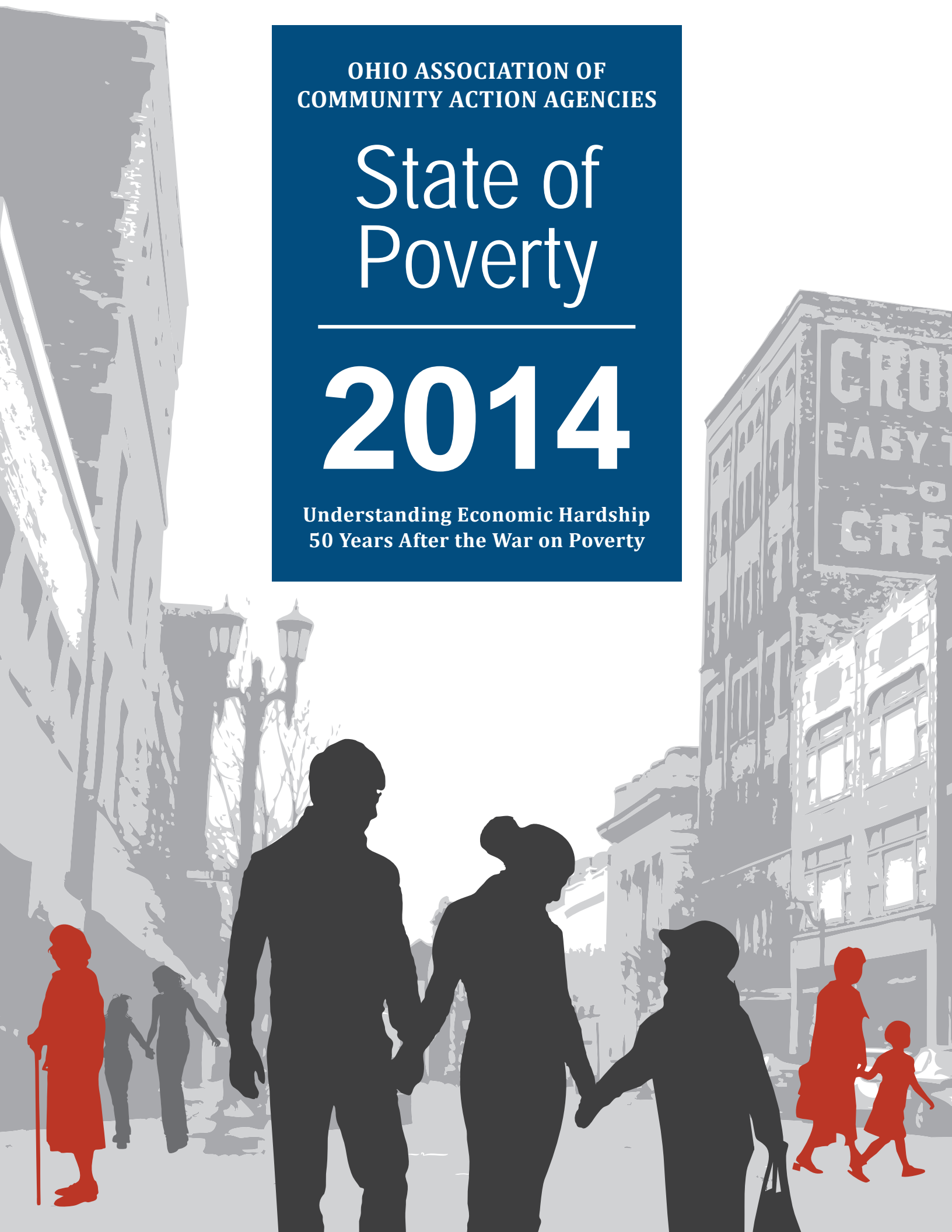


OHIO ASSOCIATION OF
COMMUNITY ACTION AGENCIES

State of Poverty

2014

Understanding Economic Hardship
50 Years After the War on Poverty



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The Ohio Association of Community Action Agencies (OACAA) exists to support and strengthen the network of Community Action Agencies that serve the needs of low-income people in all of Ohio's 88 counties. Fifty locally-governed, private non-profit Community Action Agencies make up the network, which administers nearly \$502,000,000 in resources aimed at eliminating the problems of poverty in Ohio's communities. The agencies employ more than 6,000 people and provide services to more than 800,000 Ohioans. Programs include Head Start, home heating assistance, weatherization, food pantries, emergency shelters, affordable housing, transportation, meals, health clinics, and much more. The holistic approach of Community Action helps thousands of Ohioans become self-sufficient every year.

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Community Research Partners is a nonprofit research center that strengthens Ohio communities through data, information, and knowledge. CRP is a partnership of the City of Columbus, United Way of Central Ohio, The Ohio State University, and the Franklin County Commissioners. CRP is the Columbus partner in the National Neighborhood Indicators Partnership.

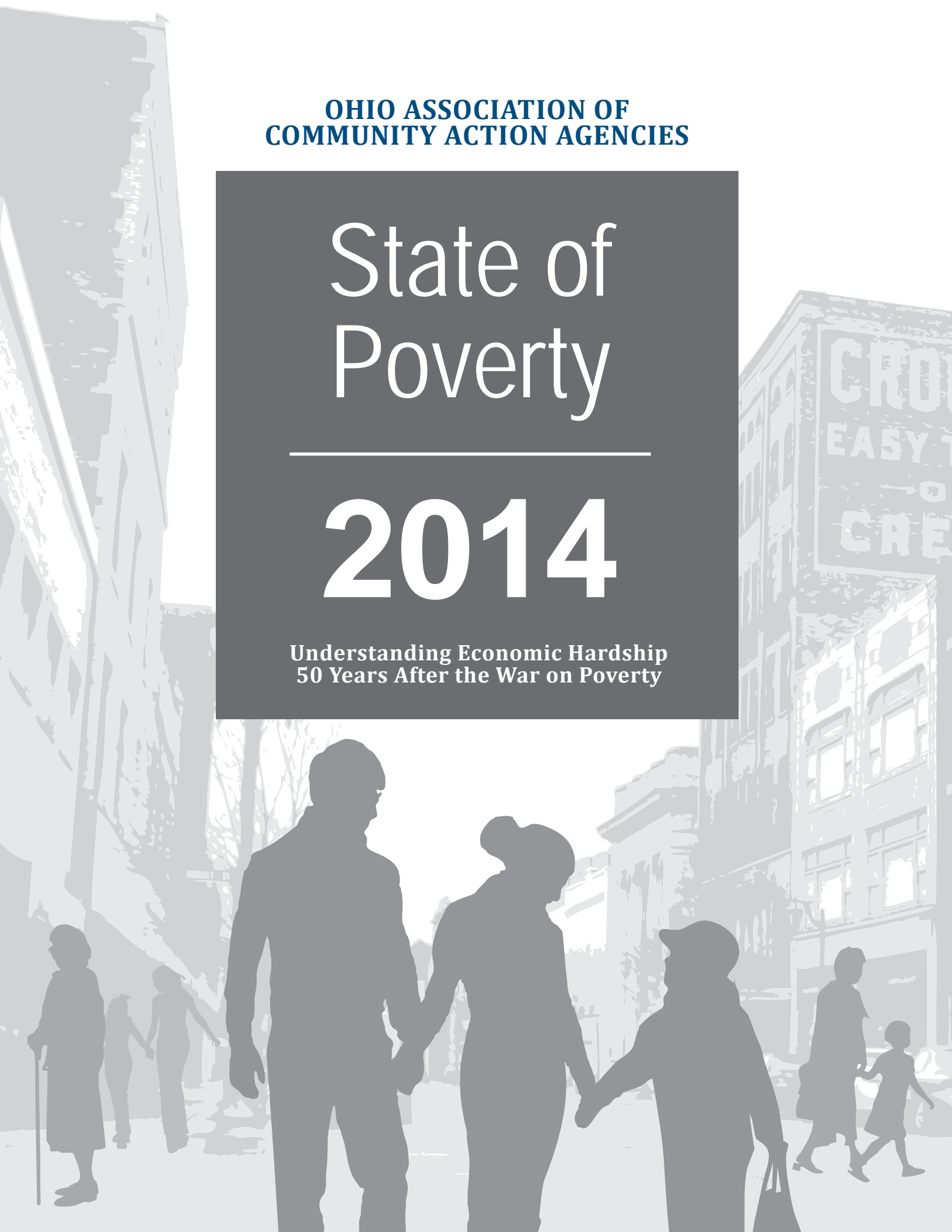
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**OHIO ASSOCIATION OF
COMMUNITY ACTION AGENCIES**

State of Poverty

2014

**Understanding Economic Hardship
50 Years After the War on Poverty**



Letter from the Executive Director

Poverty affects millions of our fellow Ohioans. It affects mothers and fathers, brothers and sisters, friends, neighbors and strangers alike. Yet, most do not confront this reality on a daily basis, nor do we truly understand the obstacles that must be overcome to complete the most basic tasks while living in poverty.

While each of us faces challenges, people in poverty experience different consequences. You might be able to take a day off to care for a sick child but the same situation for a person in poverty could result in job loss. People in poverty lack support systems and resources that help mitigate unanticipated events, such as healthcare, savings, childcare and jobs with benefits. When survival is a daily goal, long-term planning becomes secondary and nearly impossible.

Chronic, generational poverty has always been a challenge. Policy makers often think about solutions in terms of addressing this finite group of citizens. However, poverty is not so straightforward. Most people experience poverty temporarily. The economy, unexpected medical expenses, or just low wages can all lead to poverty. Any of these things can happen to our family members, neighbors or friends.

The goal of this report is to shine a light on the issue of poverty. We, as advocates for the poor, seek to increase understanding of these challenges as well as show that there are people behind the statistics. If we are to live in a just and decent society, we must consider how we treat those who suffer in the shadows.

The Ohio Community Action Agency network works on a daily basis to provide low-income Ohioans with opportunities to achieve self-sufficiency. Our 6,000 dedicated employees and countless volunteers believe that the people who seek help in our offices deserve respect and understanding as they try to overcome their barriers. We seek to live up to the words of Robert Kennedy, *“Each time a person stands for an ideal, or acts to improve the lot of others, or strikes out against injustice, they send forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, those ripples build a current which can sweep down the mightiest walls of oppression and resistance.”*

We encourage you to read this information and begin a conversation about the realities of poverty in Ohio.

Sincerely,



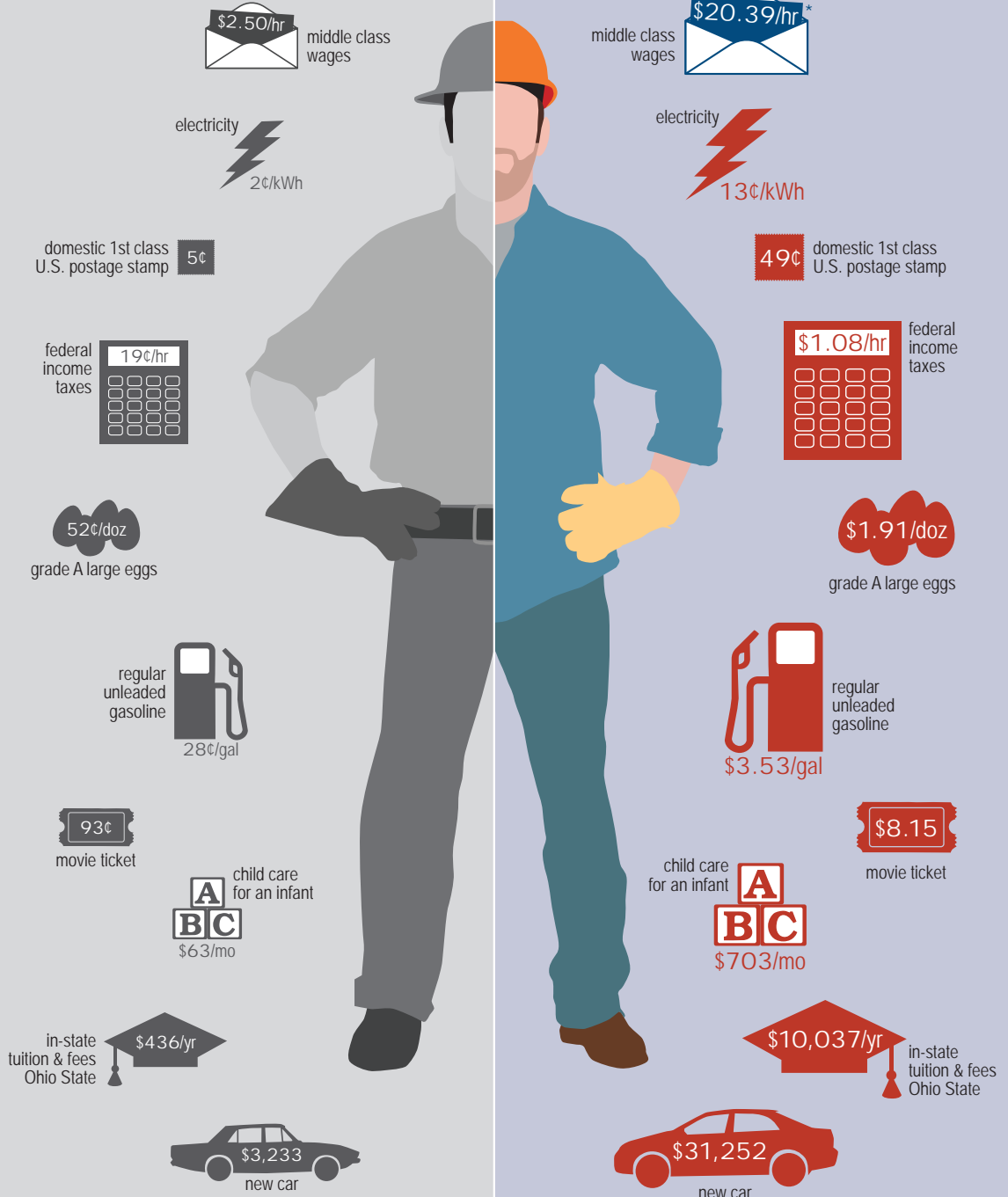
Philip E. Cole

*Executive Director
Ohio Association of Community Action Agencies*

Then & Now

1964

2014



Over the past 50 years, middle class wages have not kept pace with the prices of most goods and services.

See Table 26, p. 51

* The 2014 median hourly wage in Ohio is \$16.22/hr

Defining Poverty

The **federal poverty measure** (FPM) was developed in the early 1960s when President Lyndon Johnson declared the “War on Poverty.” It is the official measure of poverty in the United States and reports that cite the number or percentage “in poverty” are generally referring to the FPM. However, there is growing recognition that the FPM fails to sufficiently describe the population in poverty. Several other measures have been developed to provide a more holistic understanding of poverty in the United States.

Federal Poverty Measure is based on 3 times the minimum food budget

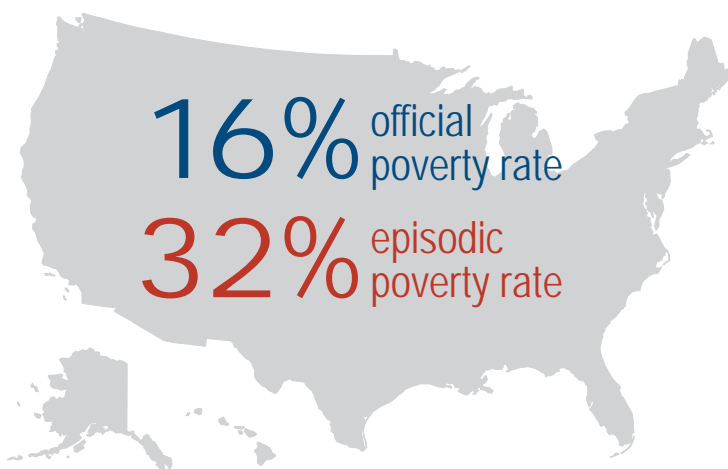


Supplemental Poverty Measure considers food, clothing, housing, and utilities



See Table 2, p. 17

The Supplemental Poverty Measure (SPM) was first developed in 2010 to take into account factors that the official measure does not consider. The differences between the official and the supplemental measures include: how needs are measured, local housing costs, and available resources.



The episodic poverty rate in the United States is twice as high as the official annual poverty rate.

The FPM is based on annual household income, and as such, fails to distinguish between long-term and short-term poverty. Using a monthly poverty threshold along with data from the Survey of Income and Program Participation (SIPP), a national household survey designed to track participants over multiple years, the Census Bureau estimates the number of Americans experiencing **chronic and episodic poverty**. The chronic poverty rate is defined as the percentage of the population in poverty every month in a 36-month period, whereas episodic poverty is defined as those in poverty for at least two consecutive months in a 36-month period.

See Table 3, p. 17

Defining Poverty



Eight out of every nine Americans who have lived in poverty experience it only short-term. Given the nature of episodic poverty, many who get out of poverty, only to fall back in, are not accounted for in the official poverty counts.

See Table 3, p. 17

Poverty touches every community and is not limited to any specific demographic, socioeconomic characteristic, or certain side of town. It is real and can be experienced by any of our friends, family, or neighbors. However, poverty is not necessarily permanent and is, in many cases, only experienced for a few short months. With the proper supports, poverty can and has been alleviated for families and individuals who have fallen on difficult times, across the country. The Community Action Network addresses the needs of local communities and helps people help themselves out of poverty and into self-sufficiency. The following situation is just one example of how Community Action changes lives.

For several years, John's hard work had provided the stability everyone sought to achieve. He had a good job, an above-average salary and a beautiful home in a cul-de-sac. He was living the American dream. All of that changed, however, when he was in a trucking accident and ended up in the hospital.

John's income was drastically reduced when he was no longer able to perform his job due to the accident. He could no longer maintain the home and life he had worked so hard to obtain. In what seemed like the blink of an eye, he went from having everything he had dreamed of to having nothing at all. After losing his home—and with nowhere to turn—John sought refuge at a homeless shelter.

Over time, John began to put his life back together. While looking for a permanent home, he quickly realized he did not have the resources to get started. He was directed to Lifeline for the Empowerment and Development of Consumers—the Community Action Agency in Lake County. There he qualified for security deposit assistance as well as other resources to stabilize his transition back to permanent housing.

With housing secured, John returned to school and began working on a degree in computer programming. He is now on his way to—once again—achieving self-sufficiency.

Defining Poverty



High end self-sufficiency wage \$56,861

Low end self-sufficiency wage \$46,780

Federal poverty level threshold \$23,624

The **Self-Sufficiency Standard** is a measure that identifies the minimum amount of income a given household would need to adequately meet basic needs without receiving any additional public or private assistance. The measure takes into account family composition—including the age of dependent children—and area cost of living to determine the minimum amount of income needed to meet basic needs.

Use the Self-Sufficiency Calculator to determine income needed to meet the basic needs of a particular family type in a specific county in Ohio:

www.oaca.org/self-sufficiency-calculator/

See Table 5, p. 19

A family of two adults and two school-age children in Ohio needs an annual income of at least 198% of the federal poverty level to be self-sufficient.

Asset poverty is a measure of the financial cushion needed to withstand a financial crisis (i.e. medical emergency, job loss, etc.) and stay out of poverty for three months. Assets can be liquid or non-liquid. Liquid assets are those which can be easily exchanged for cash (e.g., gold, savings accounts, government bonds). Non-liquid assets typically must be sold (e.g., cars, homes, businesses). A household is considered asset poor if its combined assets are worth less than three months' living expenses at the federal poverty level (FPL) threshold. Similarly, a household is considered liquid asset poor if its liquid assets alone are insufficient to meet those expenses.



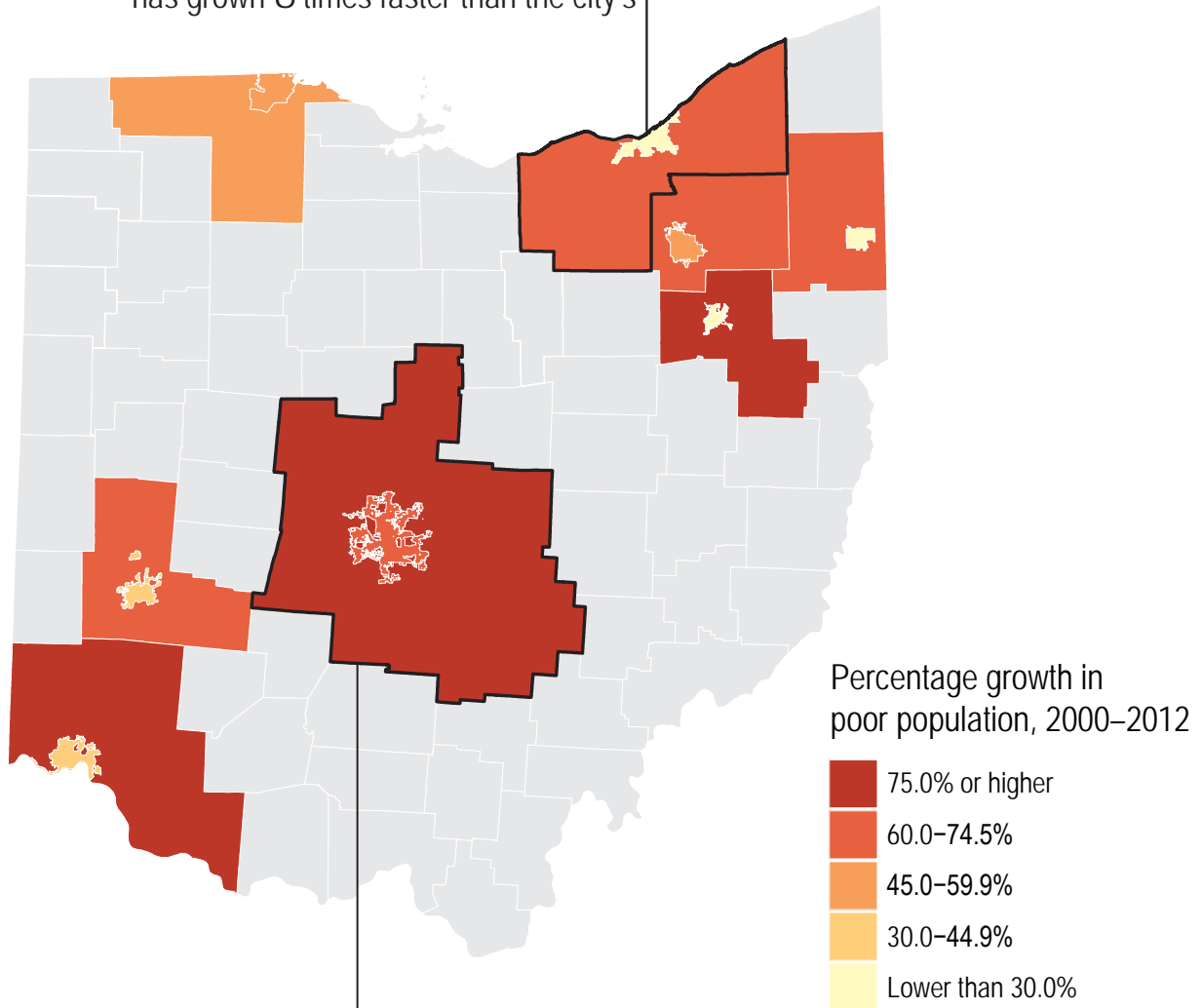
Nearly half of Ohio households lack the liquid assets needed to stay out of poverty for 3 months



See Table 7, p. 20

Geography of Poverty

Although 36% of the City of Cleveland lives in poverty—compared to 11% in its suburbs—since 2000, Cleveland's suburban poor population has grown 6 times faster than the city's



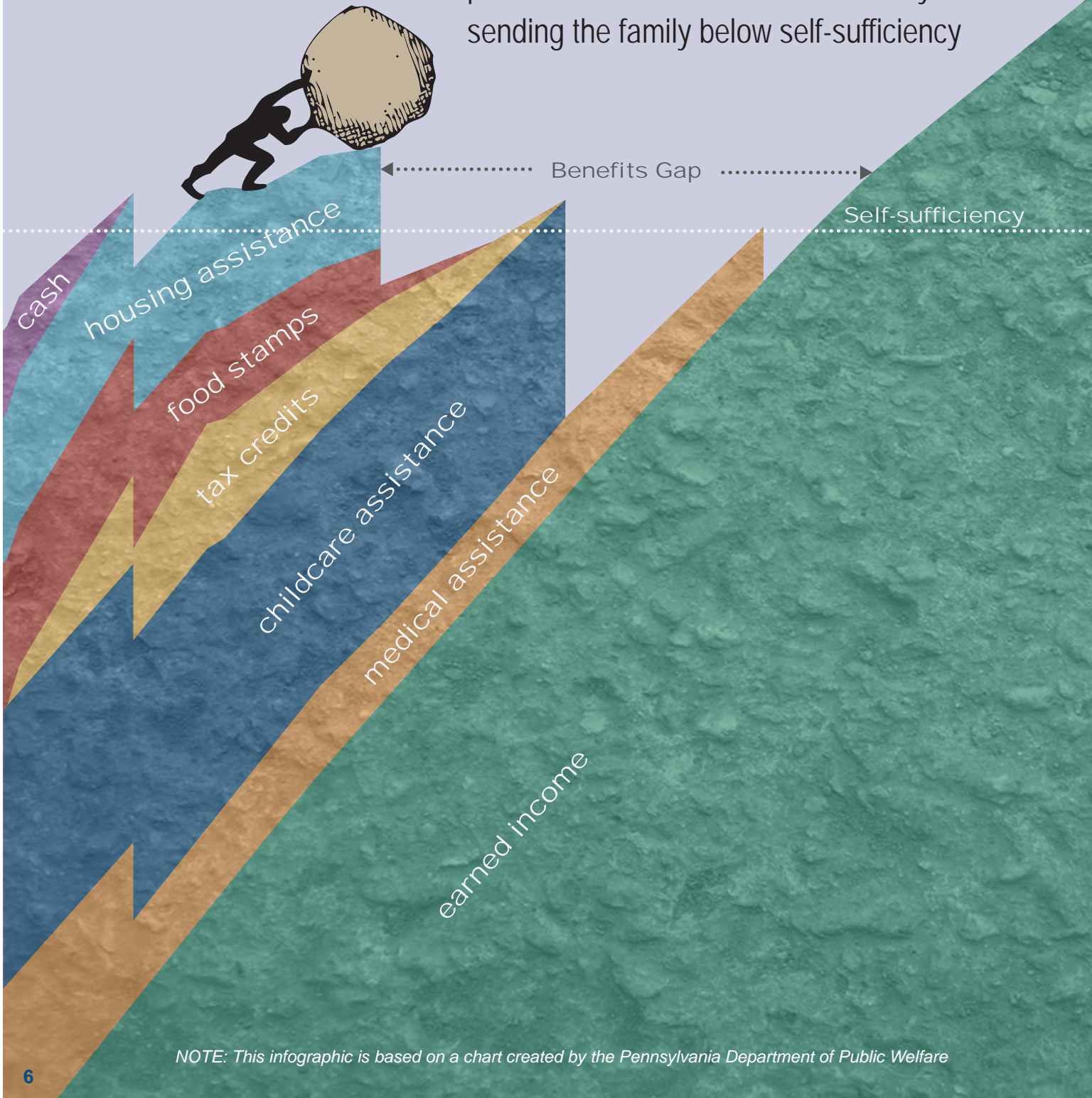
Since 2000, the City of Columbus and its suburbs have seen poverty grow 68% and 126% respectively—the fastest growth rates of urban and suburban poverty in Ohio

Over the past 12 years, Ohio has seen a major increase in suburban poverty with the poor population growing, on average, more than twice as fast in the suburbs as in the largest cities.

See Table 13, p. 43

Benefits Gap

As a single parent earns more income public assistance can fall off suddenly sending the family below self-sufficiency



NOTE: This infographic is based on a chart created by the Pennsylvania Department of Public Welfare

Growing up, Kimberly's home was located in the only trailer park in an affluent suburb in Ohio. She was *that* kid—the one parents heard stories about. She was the “bad influence.” Her family had difficulty keeping up with the necessary groceries and utility payments to provide their most basic needs—much less keep up with the latest trends to fit in. Kimberly didn't learn to read until she was 10 years old, and as she got older she became involved in drugs and alcohol.

Kimberly grew up learning to get by in the world—not learning how to get ahead. After six months in addiction recovery, she was encouraged to meet with a Getting Ahead facilitator. Living on just \$503 each month with two children to support, she found it difficult to pass on the grocery and gas card incentives offered for attending the classes. “I was very doubtful the class was going to ‘change my life,’” Kimberly said, “but it did give me a chance to meet some positive people and I was all for that.” After a few weeks, Kimberly had a breakthrough and started to believe it was possible for her to overcome her obstacles.

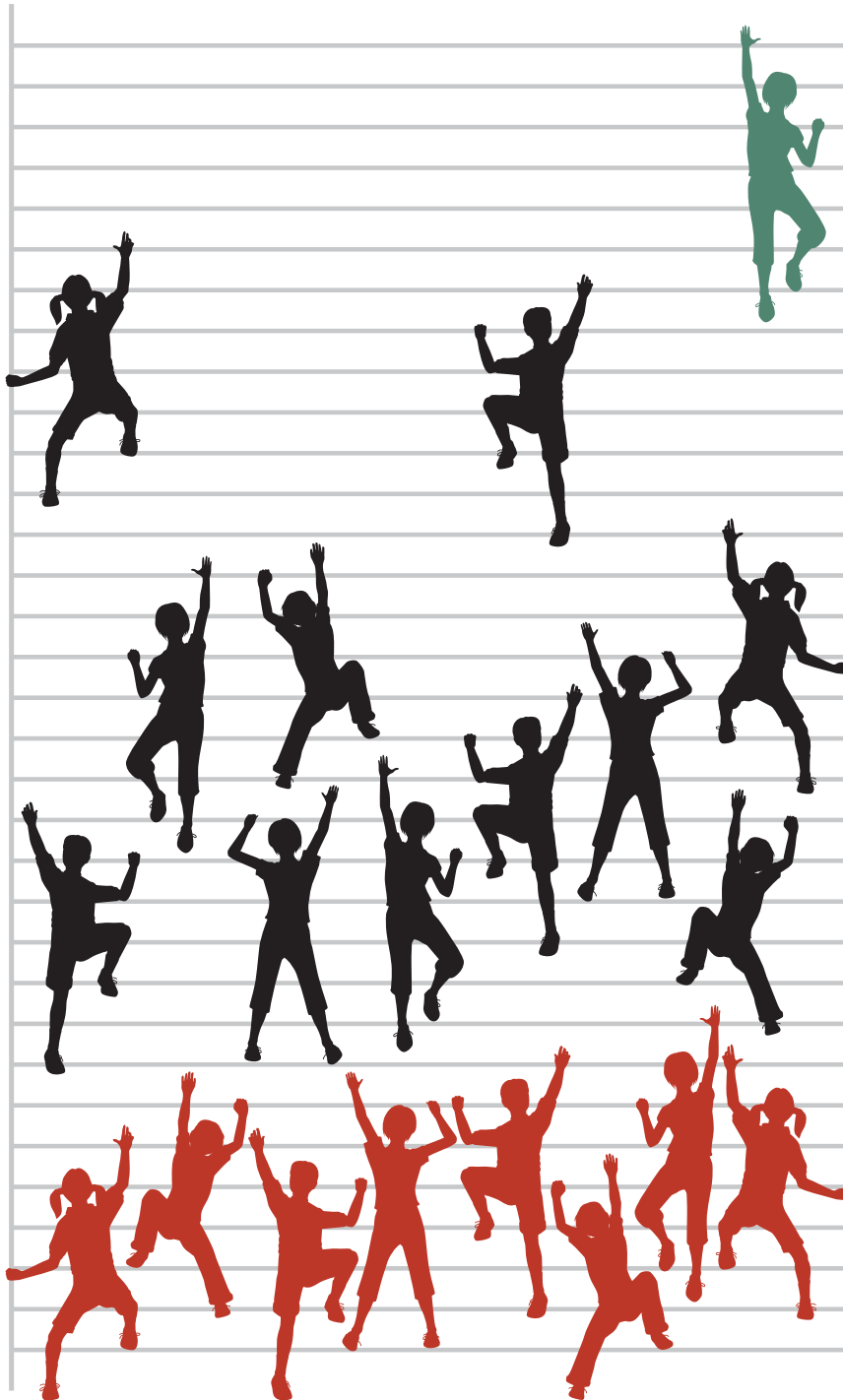
Kimberly spent the next several weeks in the program and the next several years working toward her bachelor's degree.

Getting ahead, however, was more than simply finishing her education and increasing her income—it was about learning to live a self-sufficient lifestyle.

When Kimberly's income began to increase, everything didn't suddenly become easier—in fact, it became harder. “The benefits cliff is scary,” she said. “To survive the sharp rocks at the bottom, I had to learn money management skills. Going from having food stamps to creating a food budget was really difficult.” Fortunately, Kimberly was armed with the knowledge she had gained from the Getting Ahead program and continued case management support. She learned about budgeting, banking and using credit while she fought to reach her finish line.

As a student of the program, Kimberly grew passionate about the possibilities it created. Now fully self-sufficient, Kimberly is a certified Getting Ahead Facilitator at Supports to Encourage Low-Income Families (SELF)—the agency that helped her overcome the obstacles. “While it took me ten years to finish college and several more to be fully able to provide for my family on my own, people didn't give up on me,” Kimberly explained. “I can now be that person that doesn't give up on them.”

Income



1 out of every 20 children born into the bottom fifth of the income distribution in Ohio climbs to the top as an adult...

...while 8 remain at the bottom

Probabilities are based on the current family income of adults born in the early 1980s whose family income 30 years ago was in the bottom quintile of the national income distribution at that time.

See Table 25, p. 50

After two years of unemployment and medical issues that necessitated a change in career, Tony was “getting desperate.” When he was denied employment because he did not pass a computer skills screening test, Tony wasn’t sure what to do. He had previously looked into computer training at the local college, though he was unable to take on the debt necessary to pay full tuition.

“I was ashamed because I had put off learning about computers for such a long time,” Tony said. “[The company] suggested I come to Stark County Community Action Agency [or SCCAA] because they had referred others with great results.” Tony enrolled in SCCAA’s program to gain computer skills. In less than two months, he retested with the company that referred him and was extended an offer of employment.

“I graduated computer classes on Friday and was scheduled to start my new job on Monday morning,” Tony said. “I went from no prospects to fully employed. I am

working on paying off my debts and I have a chance at a future.”

Like many who struggle with life-changing events, Tony wasn’t sure where to turn. Community Action Agencies across Ohio strive to meet the needs of their neighbors by creating programs specific to their local communities. SCCAA’s program was a great alternative to college courses for Tony to get the training he needed to secure employment yet not incur debt.

“I have been working steady now and my life is much improved,” Tony said. “I can pay my bills and I feel productive again. Having people count on you is a real self-esteem booster.”

Poverty affects our neighbors, our friends, and strangers alike. It touches every county and every state across America. As we continue to fight the War on Poverty, Community Action will remain by the side of our community members, like Tony and many others who need additional supports, to help become self-sufficient.

Nearly two out of five unemployed workers in Ohio live below the poverty line.



See Table 19, p. 47

+2,500%

Over the past 50 years, the cost of key services like education and health care have **soared**...

+2,000%

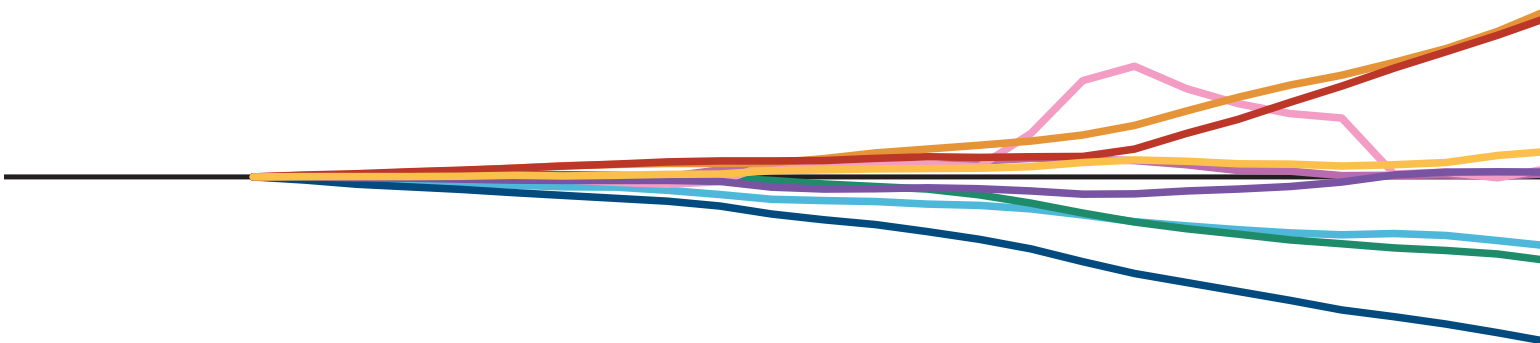
+1,500%

+1,000%



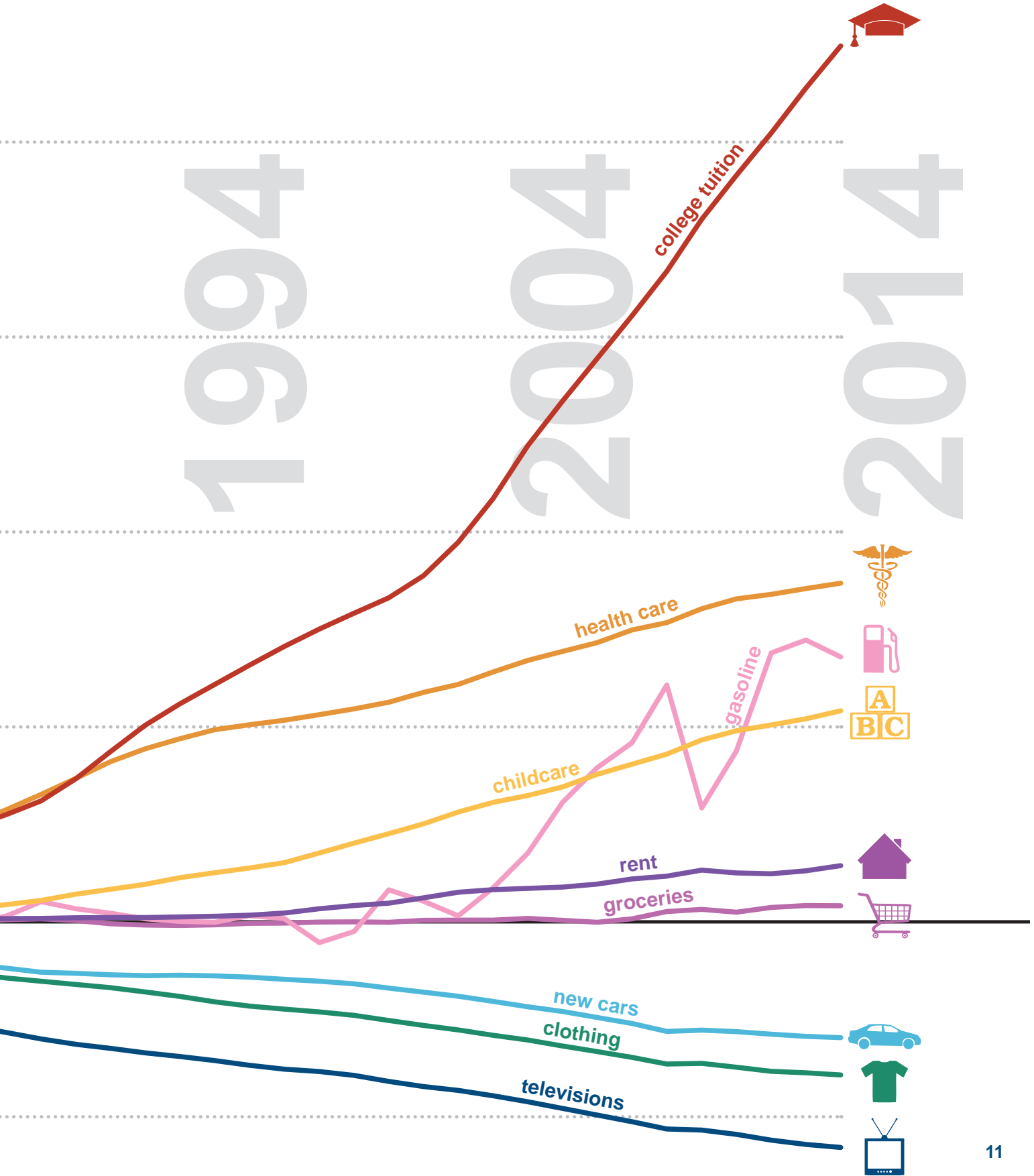
...while consumer goods like cars and TVs have become more **affordable** relative to inflation

+500%

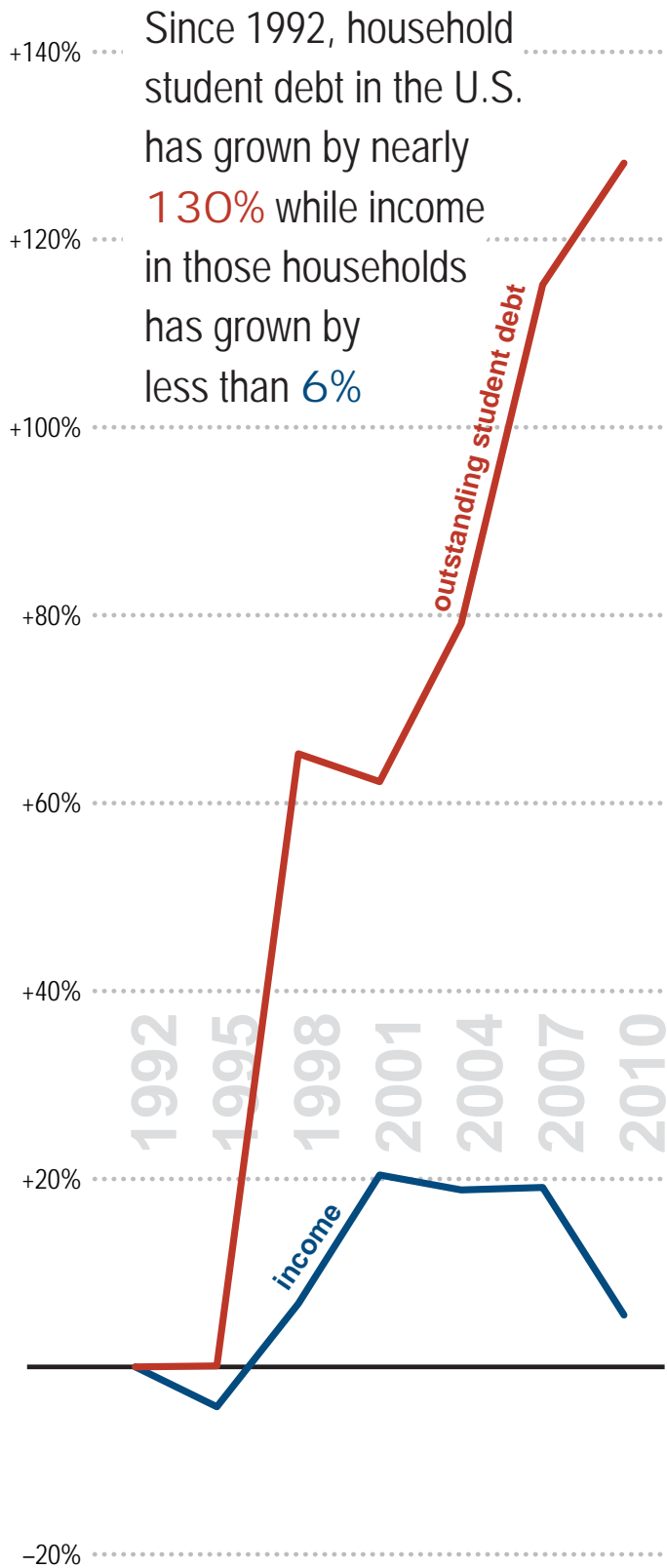


-500%

Rising Costs



Rising Costs



See Table 29, p. 53



7 out of every 10 students graduating from Ohio colleges and universities in 2012 graduated with student debt, which averaged **\$29,037** per student upon graduation

See Table 28, p. 52

Appendix

List of Tables

Defining Poverty

Table 1. Federal poverty level thresholds by household size and number of related children, in dollars, 2012.....	16
Table 2. Comparison between the Official and Supplemental Poverty Measures.....	17
Table 3. Chronic and episodic poverty rates, United States, 2005–2007 and 2009–2011.....	17
Table 4. Items included in the Self-Sufficiency Standard for Ohio.....	18
Table 5. Monthly expenses and self-sufficiency wages, three Ohio counties, 2013.....	19
Table 6. Asset poverty rates for Ohio and the United States, 2002–2011.....	20
Table 7. Liquid asset poverty rates for Ohio and the United States, 2006–2011.....	20

Geography of Poverty

Table 8. Poverty rates for Ohio and the United States, 1960–2012.....	21
Table 9. Change in poverty in Ohio, 1960–2012.....	21
Table 10. Population, poverty rates, and economic need data, Ohio counties.....	22
Table 11. Ohio counties by type, 1963 and 2013 definitions.....	40
Table 12. Change in poverty in Ohio counties by county type, 1960–2012.....	42
Table 13. Change in poverty in Ohio's largest cities and suburbs, 2000–2012.....	43

Ohioans in Poverty

Table 14. Income to poverty ratio by age group in Ohio, 2012.....	44
Table 15. Poverty by race/ethnicity, Ohio, 2012	44
Table 16. Poverty by race/ethnicity and age, Ohio, 2012	45
Table 17. Poverty by family type, Ohio, 2012	45
Table 18. Poverty by race/ethnicity of householder and family type, Ohio, 2012	46
Table 19. Poverty by work experience, Ohio, 2012	47
Table 20. Poverty by number of wage-earners, work experience, and family type, Ohio, 2012.....	47
Table 21. Poverty by educational attainment, Ohio, 2012	48
Table 22. Poverty by veteran status, disability status, and age, Ohio, 2012	48

Employment and Income

Table 23. Unemployment rates for Ohio and the United States, 1970–2013	49
Table 24. Average annual wage per job, Ohio, 1960–2012	49
Table 25. Intergenerational income mobility, Ohio, 2011–2012.....	50

Rising Costs

Table 26. Price of selected goods and services vs. average hourly earnings in real dollars 1964 and 2014.....	51
Table 27. Percentage change in the price of selected goods and services from 1964, relative to inflation, 1964–2014.....	51
Table 28. Student debt upon graduation, Ohio 4-year colleges and universities, Class of 2012	52
Table 29. Comparison of household student debt to income for households with student debt, United States, 1992–2010	53
Table 30. Housing and transportation affordability in Ohio's 10 largest counties, 2005–2009.....	54

Homelessness

Table 31. Homelessness in Ohio, 2013.....	55
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Defining Poverty

Table 1. Federal poverty level thresholds by household size and number of related children, in dollars, 2012

Household size	Number of related children under age 18									
	0	1	2	3	4	5	6	7	8+	
One person, under age 65	11,945									
Age 65 and over	11,011									
Two people, under age 65	15,374	15,825								
Age 65 and over	13,878	15,765								
Three people	17,959	18,480	18,498							
Four people	23,681	24,069	23,283	23,364						
Five people	28,558	28,974	28,087	27,400	26,981					
Six people	32,847	32,978	32,298	31,647	30,678	30,104				
Seven people	37,795	38,031	37,217	36,651	35,594	34,362	33,009			
Eight people	42,271	42,644	41,876	41,204	40,249	39,038	37,777	37,457		
Nine people or more	50,849	51,095	50,416	49,845	48,908	47,620	46,454	46,165	44,387	

Source: U.S. Census Bureau

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

Defining Poverty, *continued*

Table 2. Comparison between the Official and Supplemental Poverty Measures

	Official Poverty Measure	Supplemental Poverty Measure
Measurement Units	Families and unrelated individuals	All related individuals who live at the same address and any co-resident unrelated children who are cared for by the family (such as foster children) and any co-habiters and their relatives
Poverty Threshold	3 times the cost of a minimum food diet	Mean of the 30th and 36th percentile of expenditures on food, clothing, shelter, and utilities of consumer units with exactly 2 children, multiplied by 1.2
Threshold Adjustments	Vary by family size, composition, and age of householder	Geographic adjustments for differences in housing costs by tenure and a 3-parameter equivalence scale for family size and composition
Updating Thresholds	Consumer Price Index	5-year moving average of expenditures on food, clothing, shelter, and utilities
Resource Measure	Gross pre-tax cash income	Sum of cash income; plus noncash benefits that families can use to meet their food, clothing, shelter, and utilities needs; plus tax credits; minus taxes, work expenses, out-of-pocket 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, 2005-2007 and 2009-2011

	2005-2007	2009-2011
Percentage of population in poverty every month in a 36-month period (chronic poverty rate)	3.0%	3.5%
Percentage of population in poverty for at least 2 consecutive months in a 36-month period (episodic poverty rate)	27.1%	31.6%

Source: U.S. Census Bureau, Survey of Income and Program Participation

NOTE: Monthly poverty thresholds were calculated by multiplying the base-year annual poverty thresholds by an inflation factor relevant to the reference month and then dividing the calculated annual threshold by 12. Study was based on three-year longitudinal panels of noninstitutionalized civilians participating for 36 consecutive months.

- 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 is twice as high as the official annual poverty rate
- Eight out of nine Americans who have lived in poverty experience poverty short-term
- Given the nature of episodic poverty, many who get out of poverty only to fall back in are not accounted for in the official poverty counts

Defining Poverty, *continued*

Table 4. Items included in the Self-Sufficiency Standard for 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

Defining Poverty, *continued*

Table 5. Monthly expenses and self-sufficiency wages, three Ohio counties, 2013

	Jackson (low)	Preble (middle)	Lake (high)
Monthly expenses			
Housing	\$615	\$677	\$793
Child Care	\$942	\$942	\$1,119
Food	\$787	\$787	\$900
Transportation	\$485	\$485	\$461
Health Care	\$457	\$445	\$482
Miscellaneous	\$329	\$334	\$375
Taxes	\$578	\$657	\$875
Self-sufficiency wages			
Hourly wage per working adult	\$11.07	\$11.54	\$13.46
Monthly household income	\$3,898	\$4,061	\$4,738
Annual household income	\$46,780	\$48,727	\$56,861
Minimum wage and poverty threshold (for comparison)			
Ohio Minimum Wage (hourly)	\$7.85	\$7.85	\$7.85
Federal poverty level threshold (annual)	\$23,624	\$23,624	\$23,624

Source: 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, self-sufficiency wages, and federal poverty level threshold for a family of two adults and two school-age children. Jackson, Preble, and Lake Counties were chosen because they respectively 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 (\$924) minus tax credits (\$0, Earned Income Tax Credit; \$100, child care tax credit; \$167, 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 198% FPL to be self-sufficient

Defining Poverty, *continued*

Table 6. Asset poverty rates for Ohio and the United States, 2002-2011

Year	Ohio	U.S.
2002	22.0%	25.2%
2004	24.2%	22.4%
2006	21.9%	22.4%
2009	27.3%	27.1%
2010	26.3%	26.0%
2011	23.7%	25.4%

Source: Corporation for Enterprise Development, Assets & Opportunity Scorecard

- Asset poverty is a measure of the financial cushion needed to withstand a financial crisis (i.e. medical emergency, job loss, etc.)
- Nearly one out of four households in Ohio are asset poor, meaning their combined assets are worth less than three months' living expenses at the FPL threshold

Table 7. Liquid asset poverty rates for Ohio and the United States, 2006-2011

Year	Ohio	U.S.
2006	39.5%	41.4%
2009	43.6%	43.1%
2010	43.2%	43.9%
2011	44.7%	43.5%

Source: Corporation for Enterprise Development, Assets & Opportunity Scorecard

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

Geography of Poverty

Table 8. Poverty rates for Ohio and the United States, 1960-2012

Year	Ohio	U.S.
1960	15.9%	22.1%
1970	10.0%	13.7%
1980	10.3%	12.4%
1990	12.5%	13.1%
2000	10.6%	12.4%
2010	15.8%	15.3%
2012	16.3%	15.9%

Source: U.S. Census Bureau, Decennial Census; U.S. Census Bureau, American Community Survey

Historically, Ohio's poverty rate was lower than the U.S. rate, however in recent years the opposite has been true

Table 9. Change in poverty in Ohio, 1960-2012

	1960	2012	Change 1960-2012	% change 1960-2012
Population for whom poverty status is determined	9,513,764	11,227,482	1,713,718	18.0%
Persons below the poverty level	1,508,475	1,824,628	316,153	21.0%

Source: U.S. Census Bureau, Decennial Census; U.S. Census Bureau, American Community Survey

The increase in Ohio's poor population has slightly outpaced the overall population growth rate in the state over the past five decades

Geography of Poverty , *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties

	Ohio	Adams	Allen	Ashland	Ashtabula
Population and population change					
1 Total population, 2013	11,570,808	28,105	105,298	53,043	99,811
1 Percentage minority population, 2013	19.5%	3.2%	18.2%	3.9%	9.7%
1 Population change, 2003–2013	135,010	79	-2,943	-706	-3,309
1 Percentage change, 2003–2013	1.2%	0.3%	-2.7%	-1.3%	-3.2%
Historical poverty rates					
2 Poverty rate, 1960	15.9%	47.3%	19.0%	15.7%	16.7%
2 Poverty rate, 1970	10.0%	31.6%	8.8%	8.4%	9.6%
2 Poverty rate, 1980	10.3%	24.7%	10.5%	8.8%	9.1%
2 Poverty rate, 1990	12.5%	28.5%	12.7%	11.3%	16.1%
2 Poverty rate, 2000	10.6%	17.4%	12.1%	9.5%	12.1%
3 Poverty rate, 2010	15.8%	22.8%	18.7%	15.6%	16.1%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	11,227,482	27,923	99,020	50,467	96,897
3 Poverty count, 2012	1,824,628	6,171	19,903	7,671	19,670
3 Poverty rate, 2012	16.3%	22.1%	20.1%	15.2%	20.3%
4 Male poverty rate, 2012	14.7%	21.6%	17.5%	15.1%	15.9%
4 Female poverty rate, 2012	17.7%	24.6%	20.1%	17.4%	20.1%
4 Child (under age 18) poverty rate, 2012	23.8%	29.5%	29.4%	28.8%	24.9%
4 Senior (age 65 and over) poverty rate, 2012	8.0%	15.2%	7.6%	6.6%	10.4%
4 White (non-Hispanic) poverty rate, 2012	12.6%	22.7%	14.7%	16.1%	16.3%
4 Black/African American poverty rate, 2012	35.6%	N	42.2%	41.0%	50.7%
4 Asian poverty rate, 2012	14.7%	N	15.0%	23.4%	3.0%
4 Mixed race poverty rate, 2012	31.1%	39.7%	32.6%	12.0%	31.4%
4 Hispanic/Latino (of any race) poverty rate, 2012	29.6%	17.9%	33.1%	15.9%	34.0%
4 Percentage below 50% FPL, 2012	7.6%	9.8%	8.9%	5.6%	8.2%
4 Percentage below 200% FPL, 2012	34.9%	49.1%	38.0%	39.3%	40.9%
Family poverty rates					
4 Total families, 2012	2,913,312	7,743	27,393	14,426	26,091
4 Families in poverty, 2012	349,081	1,438	3,695	1,750	3,408
4 Family poverty rate, 2012	12.0%	18.6%	13.5%	12.1%	13.1%
4 Married couple with no children, poverty rate, 2012	3.1%	9.5%	2.1%	3.7%	3.5%
4 Married couple with children, poverty rate, 2012	7.5%	14.6%	7.2%	14.4%	11.0%
4 Married couple with children under age 5, poverty rate, 2012	7.6%	13.5%	1.9%	12.9%	13.0%
4 Single parent family poverty rate, 2012	41.8%	51.9%	45.9%	41.8%	43.0%
4 Single mother family poverty rate, 2012	47.2%	55.5%	52.1%	45.6%	53.5%
4 Single mother family with children under age 5, poverty rate, 2012	58.7%	61.6%	48.8%	59.2%	71.5%
Other measures of economic need					
5 Average annual wage per job, 2012	\$44,988	\$33,426	\$40,181	\$35,145	\$34,638
6 Percentage of tax returns claiming EITC, 2012	18.2%	27.1%	20.9%	16.7%	21.3%
7 Unemployment rate, 2013	7.4%	11.4%	7.9%	7.5%	9.3%
8 Percentage of households receiving LI-HEAP benefits, 2014	8.9%	25.4%	10.1%	5.8%	13.5%
9 Percentage of population receiving SNAP benefits, 2013	16.2%	25.5%	17.1%	11.5%	20.8%
9 Percentage of population eligible for Medicaid, December 2013	20.8%	33.4%	22.3%	15.7%	27.0%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	16.3%	25.0%	18.3%	18.7%	19.2%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	45.4%	41.6%	49.5%	43.9%	48.3%
10 Foreclosure rate (per 1,000 housing units), 2013	10.4	5.7	8.4	9.7	11.0
11 Consumer bankruptcy rate (per 1,000 population), 2013	4.1	3.2	3.5	3.5	4.0

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Decennial Census; (3) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (4) U.S. Census Bureau, American Community Survey (ACS); (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, EITC Interactive; (7) Ohio Department of Job and Family Services, Civilian Labor Force Estimates; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, Bankruptcy Statistics

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Athens	Auglaize	Belmont	Brown	Butler
Population and population change					
1 Total population, 2013	64,681	45,920	69,571	44,264	371,272
1 Percentage minority population, 2013	9.9%	3.4%	6.7%	3.2%	16.8%
1 Population change, 2003–2013	301	-820	-65	457	28,065
1 Percentage change, 2003–2013	0.5%	-1.8%	-0.1%	1.0%	8.2%
Historical poverty rates					
2 Poverty rate, 1960	32.4%	16.6%	23.3%	31.8%	13.2%
2 Poverty rate, 1970	20.0%	7.3%	12.8%	17.7%	9.2%
2 Poverty rate, 1980	21.6%	6.5%	9.3%	15.0%	9.8%
2 Poverty rate, 1990	28.7%	6.3%	17.4%	14.2%	10.6%
2 Poverty rate, 2000	27.4%	6.2%	14.6%	11.6%	8.7%
3 Poverty rate, 2010	24.8%	9.4%	16.3%	13.0%	13.5%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	55,069	45,351	65,632	43,619	357,793
3 Poverty count, 2012	18,338	4,399	10,698	7,328	50,091
3 Poverty rate, 2012	33.3%	9.7%	16.3%	16.8%	14.0%
4 Male poverty rate, 2012	32.3%	6.7%	12.0%	11.7%	12.1%
4 Female poverty rate, 2012	32.0%	9.2%	17.1%	13.8%	15.0%
4 Child (under age 18) poverty rate, 2012	29.5%	11.3%	22.9%	18.0%	17.9%
4 Senior (age 65 and over) poverty rate, 2012	8.4%	5.0%	8.5%	8.4%	6.5%
4 White (non-Hispanic) poverty rate, 2012	30.8%	7.6%	13.8%	12.8%	11.4%
4 Black/African American poverty rate, 2012	56.6%	53.8%	17.7%	7.5%	26.0%
4 Asian poverty rate, 2012	50.6%	1.3%	5.3%	N	12.7%
4 Mixed race poverty rate, 2012	44.6%	12.1%	54.4%	14.4%	27.9%
4 Hispanic/Latino (of any race) poverty rate, 2012	31.8%	24.3%	27.7%	9.9%	30.8%
4 Percentage below 50% FPL, 2012	19.4%	2.9%	6.0%	5.7%	6.7%
4 Percentage below 200% FPL, 2012	50.2%	27.6%	34.9%	37.5%	29.1%
Family poverty rates					
4 Total families, 2012	12,256	12,908	19,103	11,987	94,256
4 Families in poverty, 2012	2,125	773	2,097	1,157	8,785
4 Family poverty rate, 2012	17.3%	6.0%	11.0%	9.7%	9.3%
4 Married couple with no children, poverty rate, 2012	6.6%	1.3%	3.4%	5.3%	2.4%
4 Married couple with children, poverty rate, 2012	10.2%	4.4%	7.9%	6.5%	5.7%
4 Married couple with children under age 5, poverty rate, 2012	10.2%	3.0%	5.7%	1.3%	5.5%
4 Single parent family poverty rate, 2012	61.6%	29.9%	48.0%	34.0%	34.3%
4 Single mother family poverty rate, 2012	67.7%	37.1%	60.1%	33.9%	37.8%
4 Single mother family with children under age 5, poverty rate, 2012	80.6%	61.5%	63.6%	40.6%	48.3%
Other measures of economic need					
5 Average annual wage per job, 2012	\$35,288	\$38,244	\$35,282	\$33,634	\$43,606
6 Percentage of tax returns claiming EITC, 2012	20.3%	13.4%	18.6%	22.0%	16.6%
7 Unemployment rate, 2013	8.4%	5.4%	7.5%	8.8%	6.9%
8 Percentage of households receiving LI-HEAP benefits, 2014	13.1%	6.3%	9.4%	13.6%	5.7%
9 Percentage of population receiving SNAP benefits, 2013	19.9%	9.4%	15.7%	18.1%	13.4%
9 Percentage of population eligible for Medicaid, December 2013	23.3%	13.7%	21.4%	25.6%	18.2%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	13.7%	11.4%	16.3%	19.5%	14.7%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	57.2%	33.7%	37.1%	39.8%	50.5%
10 Foreclosure rate (per 1,000 housing units), 2013	3.6	8.0	4.0	12.6	11.9
11 Consumer bankruptcy rate (per 1,000 population), 2013	1.6	3.2	2.7	3.9	3.2

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Carroll	Champaign	Clark	Clermont	Clinton
Population and population change					
1 Total population, 2013	28,275	39,455	136,167	200,218	41,945
1 Percentage minority population, 2013	3.3%	6.2%	15.2%	5.6%	6.4%
1 Population change, 2003–2013	-1,324	-89	-7,184	14,419	189
1 Percentage change, 2003–2013	-4.5%	-0.2%	-5.0%	7.8%	0.5%
Historical poverty rates					
2 Poverty rate, 1960	21.3%	24.0%	17.4%	15.3%	25.2%
2 Poverty rate, 1970	12.6%	9.0%	9.6%	8.3%	13.2%
2 Poverty rate, 1980	9.9%	9.9%	11.6%	8.1%	11.2%
2 Poverty rate, 1990	11.7%	8.8%	13.4%	8.7%	12.3%
2 Poverty rate, 2000	11.4%	7.6%	10.7%	7.1%	8.6%
3 Poverty rate, 2010	16.6%	13.1%	20.0%	9.6%	15.7%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	28,209	38,636	133,613	196,365	40,665
3 Poverty count, 2012	4,175	5,100	26,589	22,582	6,303
3 Poverty rate, 2012	14.8%	13.2%	19.9%	11.5%	15.5%
4 Male poverty rate, 2012	13.1%	13.1%	16.1%	9.5%	14.8%
4 Female poverty rate, 2012	17.0%	16.5%	19.3%	11.0%	16.0%
4 Child (under age 18) poverty rate, 2012	23.8%	25.0%	27.1%	14.0%	20.4%
4 Senior (age 65 and over) poverty rate, 2012	6.5%	4.8%	7.0%	5.5%	9.8%
4 White (non-Hispanic) poverty rate, 2012	15.1%	13.9%	15.0%	9.6%	13.5%
4 Black/African American poverty rate, 2012	20.0%	29.6%	32.4%	23.3%	29.8%
4 Asian poverty rate, 2012	N	0.0%	4.9%	12.0%	20.5%
4 Mixed race poverty rate, 2012	23.0%	34.4%	38.0%	26.9%	59.8%
4 Hispanic/Latino (of any race) poverty rate, 2012	0.4%	29.8%	39.2%	23.9%	54.6%
4 Percentage below 50% FPL, 2012	7.9%	7.3%	8.4%	4.5%	7.2%
4 Percentage below 200% FPL, 2012	37.4%	31.8%	38.9%	25.2%	36.3%
Family poverty rates					
4 Total families, 2012	7,930	11,049	36,004	53,337	11,267
4 Families in poverty, 2012	780	1,099	4,581	4,074	1,375
4 Family poverty rate, 2012	9.8%	9.9%	12.7%	7.6%	12.2%
4 Married couple with no children, poverty rate, 2012	2.4%	2.2%	2.1%	2.4%	2.7%
4 Married couple with children, poverty rate, 2012	12.3%	11.3%	9.4%	4.5%	8.3%
4 Married couple with children under age 5, poverty rate, 2012	9.2%	7.8%	7.1%	6.3%	6.1%
4 Single parent family poverty rate, 2012	41.8%	34.3%	43.5%	29.2%	40.6%
4 Single mother family poverty rate, 2012	51.6%	40.9%	47.4%	34.3%	44.1%
4 Single mother family with children under age 5, poverty rate, 2012	55.8%	47.7%	66.8%	42.6%	66.3%
Other measures of economic need					
5 Average annual wage per job, 2012	\$33,266	\$37,801	\$36,639	\$40,877	\$40,111
6 Percentage of tax returns claiming EITC, 2012	17.2%	17.9%	21.0%	14.9%	20.5%
7 Unemployment rate, 2013	7.6%	6.7%	7.0%	7.0%	10.0%
8 Percentage of households receiving LI-HEAP benefits, 2014	9.3%	9.7%	9.9%	4.4%	15.7%
9 Percentage of population receiving SNAP benefits, 2013	14.1%	12.6%	20.7%	10.5%	20.2%
9 Percentage of population eligible for Medicaid, December 2013	17.8%	17.8%	26.5%	15.8%	24.8%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	18.6%	15.5%	17.8%	16.3%	17.5%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	38.3%	40.0%	47.9%	42.4%	44.1%
10 Foreclosure rate (per 1,000 housing units), 2013	5.3	10.3	11.0	10.8	12.2
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.2	4.2	3.9	3.7	3.8

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, *Bureau of Economic Analysis*; (6) *Brookings Institution, EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, *Office of Community Assistance*; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, *Office of Public Information*; (11) *Administrative Office of the U.S. Courts, Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Columbiana	Coshocton	Crawford	Cuyahoga	Darke
Population and population change					
1 Total population, 2013	105,893	36,760	42,808	1,263,154	52,376
1 Percentage minority population, 2013	5.5%	3.7%	4.0%	39.4%	3.5%
1 Population change, 2003–2013	-5,630	-372	-3,283	-100,734	-584
1 Percentage change, 2003–2013	-5.0%	-1.0%	-7.1%	-7.4%	-1.1%
Historical poverty rates					
2 Poverty rate, 1960	19.1%	23.7%	15.7%	12.2%	20.4%
2 Poverty rate, 1970	10.0%	14.4%	9.2%	9.9%	9.7%
2 Poverty rate, 1980	9.6%	10.2%	10.4%	11.5%	9.0%
2 Poverty rate, 1990	15.9%	13.2%	11.6%	13.8%	9.0%
2 Poverty rate, 2000	11.5%	9.1%	10.4%	13.1%	8.0%
3 Poverty rate, 2010	17.7%	20.4%	16.5%	18.2%	12.1%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	102,579	36,240	42,133	1,239,899	51,532
3 Poverty count, 2012	16,310	5,581	6,952	233,101	6,493
3 Poverty rate, 2012	15.9%	15.4%	16.5%	18.8%	12.6%
4 Male poverty rate, 2012	14.7%	15.6%	14.0%	16.1%	10.5%
4 Female poverty rate, 2012	17.4%	18.4%	15.3%	19.1%	13.4%
4 Child (under age 18) poverty rate, 2012	25.4%	26.2%	24.8%	26.7%	15.9%
4 Senior (age 65 and over) poverty rate, 2012	6.6%	7.8%	5.1%	10.7%	7.1%
4 White (non-Hispanic) poverty rate, 2012	15.6%	16.8%	14.2%	9.6%	11.5%
4 Black/African American poverty rate, 2012	29.4%	9.0%	29.1%	32.5%	39.2%
4 Asian poverty rate, 2012	0.0%	N	0.6%	12.9%	17.0%
4 Mixed race poverty rate, 2012	30.4%	30.9%	38.2%	28.7%	23.0%
4 Hispanic/Latino (of any race) poverty rate, 2012	37.5%	14.4%	26.8%	31.8%	24.4%
4 Percentage below 50% FPL, 2012	6.2%	6.8%	6.1%	8.4%	3.9%
4 Percentage below 200% FPL, 2012	37.8%	40.7%	38.5%	36.1%	34.5%
Family poverty rates					
4 Total families, 2012	28,900	10,132	12,067	312,525	14,374
4 Families in poverty, 2012	3,422	1,328	1,411	42,523	1,243
4 Family poverty rate, 2012	11.8%	13.1%	11.7%	13.6%	8.6%
4 Married couple with no children, poverty rate, 2012	3.1%	3.5%	4.1%	3.5%	3.8%
4 Married couple with children, poverty rate, 2012	8.7%	12.4%	9.8%	6.1%	7.3%
4 Married couple with children under age 5, poverty rate, 2012	4.3%	23.5%	20.0%	5.8%	7.6%
4 Single parent family poverty rate, 2012	47.6%	50.8%	43.6%	41.4%	35.8%
4 Single mother family poverty rate, 2012	54.3%	52.7%	48.7%	44.4%	44.2%
4 Single mother family with children under age 5, poverty rate, 2012	74.1%	70.9%	55.3%	49.3%	55.1%
Other measures of economic need					
5 Average annual wage per job, 2012	\$33,697	\$35,937	\$36,545	\$51,755	\$35,969
6 Percentage of tax returns claiming EITC, 2012	19.2%	21.4%	19.6%	20.8%	16.4%
7 Unemployment rate, 2013	8.1%	9.6%	8.8%	7.7%	6.6%
8 Percentage of households receiving LI-HEAP benefits, 2014	12.8%	12.9%	12.0%	11.9%	8.3%
9 Percentage of population receiving SNAP benefits, 2013	17.4%	18.8%	18.2%	22.0%	9.9%
9 Percentage of population eligible for Medicaid, December 2013	22.4%	23.9%	24.4%	24.3%	15.8%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	18.2%	20.2%	18.4%	17.2%	17.1%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	38.0%	37.2%	42.0%	48.5%	39.6%
10 Foreclosure rate (per 1,000 housing units), 2013	8.9	10.7	9.2	14.2	7.1
11 Consumer bankruptcy rate (per 1,000 population), 2013	5.0	2.9	4.3	5.5	3.0

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Defiance	Delaware	Erie	Fairfield	Fayette
Population and population change					
1 Total population, 2013	38,532	184,979	76,048	148,867	28,800
1 Percentage minority population, 2013	13.1%	12.6%	15.5%	11.9%	6.6%
1 Population change, 2003–2013	-522	52,182	-2,661	16,318	642
1 Percentage change, 2003–2013	-1.3%	39.3%	-3.4%	12.3%	2.3%
Historical poverty rates					
2 Poverty rate, 1960	16.0%	18.9%	14.0%	17.7%	30.6%
2 Poverty rate, 1970	8.7%	7.8%	7.9%	10.8%	16.1%
2 Poverty rate, 1980	7.1%	6.7%	8.0%	7.2%	14.4%
2 Poverty rate, 1990	8.8%	5.7%	9.0%	8.8%	16.2%
2 Poverty rate, 2000	5.6%	3.8%	8.3%	5.9%	10.1%
3 Poverty rate, 2010	11.5%	5.8%	14.9%	11.2%	16.2%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	37,788	177,700	74,967	144,514	28,198
3 Poverty count, 2012	5,706	8,885	9,146	15,463	4,991
3 Poverty rate, 2012	15.1%	5.0%	12.2%	10.7%	17.7%
4 Male poverty rate, 2012	14.0%	4.6%	11.3%	10.2%	18.6%
4 Female poverty rate, 2012	15.1%	4.9%	14.3%	12.6%	20.0%
4 Child (under age 18) poverty rate, 2012	22.5%	5.5%	19.2%	16.0%	27.0%
4 Senior (age 65 and over) poverty rate, 2012	6.7%	4.5%	6.8%	5.5%	9.1%
4 White (non-Hispanic) poverty rate, 2012	12.5%	4.6%	9.9%	11.3%	19.3%
4 Black/African American poverty rate, 2012	30.0%	9.3%	32.3%	10.0%	14.0%
4 Asian poverty rate, 2012	32.4%	2.5%	14.9%	1.0%	0.0%
4 Mixed race poverty rate, 2012	35.2%	7.3%	31.4%	20.5%	14.0%
4 Hispanic/Latino (of any race) poverty rate, 2012	29.2%	7.2%	24.1%	17.7%	38.9%
4 Percentage below 50% FPL, 2012	6.8%	2.2%	5.4%	4.9%	5.9%
4 Percentage below 200% FPL, 2012	35.1%	13.8%	30.1%	26.7%	42.1%
Family poverty rates					
4 Total families, 2012	10,985	48,879	21,025	39,942	7,510
4 Families in poverty, 2012	1,283	1,640	1,862	3,348	1,158
4 Family poverty rate, 2012	11.7%	3.4%	8.9%	8.4%	15.4%
4 Married couple with no children, poverty rate, 2012	4.8%	1.7%	2.7%	2.8%	5.0%
4 Married couple with children, poverty rate, 2012	6.8%	1.2%	4.1%	4.7%	10.4%
4 Married couple with children under age 5, poverty rate, 2012	5.7%	1.0%	9.8%	1.9%	9.6%
4 Single parent family poverty rate, 2012	45.2%	18.5%	38.6%	32.9%	43.7%
4 Single mother family poverty rate, 2012	46.6%	18.0%	44.9%	36.4%	49.7%
4 Single mother family with children under age 5, poverty rate, 2012	75.5%	17.9%	52.7%	57.9%	66.3%
Other measures of economic need					
5 Average annual wage per job, 2012	\$40,182	\$50,680	\$36,727	\$34,899	\$32,900
6 Percentage of tax returns claiming EITC, 2012	17.3%	8.2%	17.8%	15.6%	22.9%
7 Unemployment rate, 2013	7.2%	5.2%	7.5%	6.4%	6.6%
8 Percentage of households receiving LI-HEAP benefits, 2014	9.2%	2.5%	9.0%	8.2%	15.5%
9 Percentage of population receiving SNAP benefits, 2013	13.3%	4.1%	16.4%	13.4%	20.6%
9 Percentage of population eligible for Medicaid, December 2013	26.5%	6.3%	20.2%	17.6%	28.1%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	15.6%	7.2%	16.0%	13.6%	23.5%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	42.2%	39.8%	42.3%	47.2%	49.6%
10 Foreclosure rate (per 1,000 housing units), 2013	7.0	7.5	12.0	9.9	11.8
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.7	2.5	4.8	4.4	4.0

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, *Bureau of Economic Analysis*; (6) *Brookings Institution, EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, *Office of Community Assistance*; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, *Office of Public Information*; (11) *Administrative Office of the U.S. Courts, Bankruptcy Statistics*

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent 2012 ACS one-year estimates, whereas all county numbers and percentages represent 2012 SAIPE estimates. For (4) Ohio numbers and percentages represent 2012 ACS one-year estimates, whereas all county numbers and percentages represent 2008-2012 ACS five-year estimates. For county poverty rates by race or ethnicity, data are suppressed here if the denominator is less than 100 individuals, as indicated with the letter "N."

Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Franklin	Fulton	Gallia	Geauga	Greene
Population and population change					
1 Total population, 2013	1,212,263	42,488	30,621	93,972	163,204
1 Percentage minority population, 2013	33.6%	10.1%	6.1%	4.2%	15.4%
1 Population change, 2003–2013	123,319	42	-777	31	11,947
1 Percentage change, 2003–2013	11.3%	0.1%	-2.5%	0.0%	7.9%
Historical poverty rates					
2 Poverty rate, 1960	15.3%	14.0%	35.3%	13.2%	13.1%
2 Poverty rate, 1970	10.7%	6.2%	22.8%	5.9%	7.4%
2 Poverty rate, 1980	12.3%	8.1%	14.9%	4.7%	7.9%
2 Poverty rate, 1990	13.0%	6.2%	22.5%	5.6%	9.5%
2 Poverty rate, 2000	11.6%	5.4%	18.1%	4.6%	8.5%
3 Poverty rate, 2010	18.8%	10.9%	18.2%	7.8%	13.1%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	1,167,761	42,000	29,724	92,700	154,992
3 Poverty count, 2012	210,197	4,452	6,242	7,416	19,994
3 Poverty rate, 2012	18.0%	10.6%	21.0%	8.0%	12.9%
4 Male poverty rate, 2012	16.8%	9.4%	17.2%	7.3%	12.1%
4 Female poverty rate, 2012	18.6%	11.3%	20.6%	9.3%	14.6%
4 Child (under age 18) poverty rate, 2012	24.6%	13.5%	25.9%	13.4%	18.5%
4 Senior (age 65 and over) poverty rate, 2012	9.1%	7.9%	11.7%	5.6%	5.7%
4 White (non-Hispanic) poverty rate, 2012	12.3%	8.4%	18.4%	8.2%	11.7%
4 Black/African American poverty rate, 2012	32.4%	40.9%	29.7%	23.6%	33.9%
4 Asian poverty rate, 2012	13.4%	5.4%	0.0%	3.0%	11.4%
4 Mixed race poverty rate, 2012	23.2%	10.0%	37.9%	7.4%	24.4%
4 Hispanic/Latino (of any race) poverty rate, 2012	29.2%	29.9%	24.9%	10.3%	16.3%
4 Percentage below 50% FPL, 2012	9.0%	4.7%	9.5%	3.3%	6.8%
4 Percentage below 200% FPL, 2012	34.7%	29.4%	42.5%	23.5%	26.9%
Family poverty rates					
4 Total families, 2012	272,081	12,274	8,280	25,931	42,121
4 Families in poverty, 2012	35,072	954	1,158	1,292	3,559
4 Family poverty rate, 2012	12.9%	7.8%	14.0%	5.0%	8.4%
4 Married couple with no children, poverty rate, 2012	2.9%	3.6%	5.0%	1.8%	2.0%
4 Married couple with children, poverty rate, 2012	7.8%	6.5%	13.1%	4.6%	6.5%
4 Married couple with children under age 5, poverty rate, 2012	6.1%	7.7%	8.2%	2.5%	9.1%
4 Single parent family poverty rate, 2012	37.5%	27.0%	41.4%	22.3%	36.5%
4 Single mother family poverty rate, 2012	41.1%	32.0%	44.8%	24.9%	39.6%
4 Single mother family with children under age 5, poverty rate, 2012	51.8%	33.2%	43.6%	35.9%	44.0%
Other measures of economic need					
5 Average annual wage per job, 2012	\$50,025	\$36,598	\$39,536	\$39,242	\$50,019
6 Percentage of tax returns claiming EITC, 2012	19.6%	15.4%	23.5%	8.7%	14.9%
7 Unemployment rate, 2013	6.2%	8.2%	8.7%	6.4%	7.2%
8 Percentage of households receiving LI-HEAP benefits, 2014	7.7%	7.0%	15.7%	3.3%	5.1%
9 Percentage of population receiving SNAP benefits, 2013	18.4%	9.5%	24.5%	4.4%	9.2%
9 Percentage of population eligible for Medicaid, December 2013	22.6%	14.9%	29.1%	7.7%	13.3%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	17.5%	11.9%	21.2%	13.8%	11.3%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	46.3%	36.5%	35.8%	39.9%	47.8%
10 Foreclosure rate (per 1,000 housing units), 2013	10.8	7.5	4.2	8.3	7.7
11 Consumer bankruptcy rate (per 1,000 population), 2013	4.3	3.8	0.8	2.2	2.7

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Guernsey	Hamilton	Hancock	Hardin	Harrison
Population and population change					
1 Total population, 2013	39,636	804,520	75,773	31,641	15,622
1 Percentage minority population, 2013	4.9%	33.0%	9.8%	4.5%	4.8%
1 Population change, 2003–2013	-1,726	-18,952	2,640	33	-345
1 Percentage change, 2003–2013	-4.2%	-2.3%	3.6%	0.1%	-2.2%
Historical poverty rates					
2 Poverty rate, 1960	25.3%	16.0%	15.7%	27.1%	26.7%
2 Poverty rate, 1970	14.7%	11.2%	7.2%	14.5%	17.3%
2 Poverty rate, 1980	12.6%	11.3%	6.5%	12.9%	11.0%
2 Poverty rate, 1990	17.5%	13.3%	7.3%	16.4%	19.7%
2 Poverty rate, 2000	16.0%	11.8%	7.5%	13.2%	13.3%
3 Poverty rate, 2010	19.1%	18.5%	11.9%	17.2%	17.8%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	39,403	783,808	73,507	29,270	15,398
3 Poverty count, 2012	7,526	155,194	10,732	4,771	2,787
3 Poverty rate, 2012	19.1%	19.8%	14.6%	16.3%	18.1%
4 Male poverty rate, 2012	17.4%	15.8%	12.1%	17.8%	17.3%
4 Female poverty rate, 2012	19.6%	18.3%	15.0%	18.2%	21.4%
4 Child (under age 18) poverty rate, 2012	30.7%	25.7%	18.0%	22.2%	31.5%
4 Senior (age 65 and over) poverty rate, 2012	9.7%	8.9%	5.0%	7.9%	11.7%
4 White (non-Hispanic) poverty rate, 2012	18.5%	10.0%	11.9%	17.6%	18.7%
4 Black/African American poverty rate, 2012	14.9%	33.6%	49.1%	51.5%	35.9%
4 Asian poverty rate, 2012	N	14.5%	14.8%	36.4%	N
4 Mixed race poverty rate, 2012	33.3%	25.7%	32.1%	24.4%	64.3%
4 Hispanic/Latino (of any race) poverty rate, 2012	1.6%	36.7%	30.3%	19.0%	N
4 Percentage below 50% FPL, 2012	9.3%	8.6%	6.3%	9.8%	7.2%
4 Percentage below 200% FPL, 2012	39.9%	33.2%	31.5%	39.4%	41.8%
Family poverty rates					
4 Total families, 2012	10,641	194,784	20,365	7,832	4,190
4 Families in poverty, 2012	1,518	24,522	2,038	781	626
4 Family poverty rate, 2012	14.3%	12.6%	10.0%	10.0%	14.9%
4 Married couple with no children, poverty rate, 2012	4.1%	2.6%	2.3%	4.6%	4.4%
4 Married couple with children, poverty rate, 2012	11.0%	5.2%	7.2%	9.5%	15.4%
4 Married couple with children under age 5, poverty rate, 2012	19.6%	4.6%	12.7%	1.3%	31.5%
4 Single parent family poverty rate, 2012	54.0%	42.5%	38.2%	24.1%	53.6%
4 Single mother family poverty rate, 2012	67.3%	46.6%	46.8%	30.3%	56.4%
4 Single mother family with children under age 5, poverty rate, 2012	72.9%	56.1%	60.3%	54.7%	N
Other measures of economic need					
5 Average annual wage per job, 2012	\$36,443	\$55,601	\$43,079	\$34,808	\$35,114
6 Percentage of tax returns claiming EITC, 2012	20.8%	19.2%	16.1%	19.0%	18.3%
7 Unemployment rate, 2013	8.2%	7.1%	6.0%	7.6%	7.6%
8 Percentage of households receiving LI-HEAP benefits, 2014	16.0%	5.6%	7.5%	9.8%	13.1%
9 Percentage of population receiving SNAP benefits, 2013	19.4%	17.4%	10.5%	12.5%	17.8%
9 Percentage of population eligible for Medicaid, December 2013	25.2%	23.3%	15.1%	20.0%	23.2%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	19.1%	16.1%	15.3%	17.8%	17.8%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	43.6%	48.7%	42.8%	45.2%	46.5%
10 Foreclosure rate (per 1,000 housing units), 2013	7.3	11.4	8.7	7.5	5.4
11 Consumer bankruptcy rate (per 1,000 population), 2013	2.9	4.0	3.5	3.1	2.8

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Decennial Census; (3) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (4) U.S. Census Bureau, American Community Survey (ACS); (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, EITC Interactive; (7) Ohio Department of Job and Family Services, Civilian Labor Force Estimates; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, Bankruptcy Statistics

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Henry	Highland	Hocking	Holmes	Huron
Population and population change					
1 Total population, 2013	28,092	43,299	28,665	43,593	58,889
1 Percentage minority population, 2013	9.3%	4.2%	3.1%	2.0%	8.8%
1 Population change, 2003–2013	-1,226	1,336	21	2,912	-1,342
1 Percentage change, 2003–2013	-4.2%	3.2%	0.1%	7.2%	-2.2%
Historical poverty rates					
2 Poverty rate, 1960	15.2%	34.7%	28.9%	35.8%	16.9%
2 Poverty rate, 1970	7.9%	18.7%	18.2%	20.2%	8.5%
2 Poverty rate, 1980	5.7%	15.0%	12.4%	18.2%	7.5%
2 Poverty rate, 1990	7.0%	16.5%	15.7%	17.2%	9.5%
2 Poverty rate, 2000	7.0%	11.8%	13.5%	12.9%	8.5%
3 Poverty rate, 2010	12.9%	18.6%	16.2%	16.5%	14.0%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	27,658	42,483	28,428	42,304	58,659
3 Poverty count, 2012	3,070	7,477	5,714	5,711	7,743
3 Poverty rate, 2012	11.1%	17.6%	20.1%	13.5%	13.2%
4 Male poverty rate, 2012	10.8%	15.4%	14.9%	15.0%	13.6%
4 Female poverty rate, 2012	14.2%	19.7%	18.5%	16.2%	15.8%
4 Child (under age 18) poverty rate, 2012	16.6%	24.8%	24.1%	22.1%	22.3%
4 Senior (age 65 and over) poverty rate, 2012	4.9%	10.4%	10.3%	10.3%	5.7%
4 White (non-Hispanic) poverty rate, 2012	11.2%	16.1%	16.4%	15.4%	12.2%
4 Black/African American poverty rate, 2012	N	46.9%	44.3%	18.1%	19.3%
4 Asian poverty rate, 2012	0.0%	N	N	N	9.2%
4 Mixed race poverty rate, 2012	29.2%	59.6%	27.8%	35.3%	43.9%
4 Hispanic/Latino (of any race) poverty rate, 2012	29.1%	N	23.5%	22.0%	51.6%
4 Percentage below 50% FPL, 2012	4.9%	6.8%	6.8%	5.0%	6.8%
4 Percentage below 200% FPL, 2012	31.7%	44.2%	39.4%	45.9%	35.7%
Family poverty rates					
4 Total families, 2012	7,829	12,199	8,192	9,580	16,389
4 Families in poverty, 2012	712	1,581	1,062	1,195	1,861
4 Family poverty rate, 2012	9.1%	13.0%	13.0%	12.5%	11.4%
4 Married couple with no children, poverty rate, 2012	3.0%	3.1%	4.1%	7.2%	2.5%
4 Married couple with children, poverty rate, 2012	5.2%	13.0%	8.3%	14.9%	7.6%
4 Married couple with children under age 5, poverty rate, 2012	2.0%	15.8%	10.3%	14.2%	2.4%
4 Single parent family poverty rate, 2012	41.6%	36.9%	43.1%	39.0%	42.4%
4 Single mother family poverty rate, 2012	53.5%	42.5%	45.2%	48.3%	48.4%
4 Single mother family with children under age 5, poverty rate, 2012	76.3%	34.3%	N	77.1%	61.7%
Other measures of economic need					
5 Average annual wage per job, 2012	\$37,398	\$32,278	\$31,986	\$32,427	\$39,599
6 Percentage of tax returns claiming EITC, 2012	15.4%	24.4%	22.6%	16.2%	18.0%
7 Unemployment rate, 2013	7.8%	9.7%	7.8%	5.0%	10.8%
8 Percentage of households receiving LI-HEAP benefits, 2014	6.9%	17.3%	16.0%	4.7%	11.8%
9 Percentage of population receiving SNAP benefits, 2013	9.4%	20.3%	10.7%	4.7%	15.7%
9 Percentage of population eligible for Medicaid, December 2013	16.0%	28.4%	0.3%	8.8%	20.3%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	14.6%	21.8%	16.4%	46.6%	16.3%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	32.7%	43.2%	44.1%	26.2%	38.9%
10 Foreclosure rate (per 1,000 housing units), 2013	6.9	10.3	8.0	3.9	8.5
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.8	2.9	4.0	0.9	3.6

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Jackson	Jefferson	Knox	Lake	Lawrence
Population and population change					
1 Total population, 2013	32,783	67,964	60,810	229,857	61,917
1 Percentage minority population, 2013	3.8%	9.1%	4.4%	10.2%	5.0%
1 Population change, 2003–2013	-291	-3,924	3,880	979	-633
1 Percentage change, 2003–2013	-0.9%	-5.5%	6.8%	0.4%	-1.0%
Historical poverty rates					
2 Poverty rate, 1960	33.5%	16.4%	18.2%	7.2%	28.5%
2 Poverty rate, 1970	24.6%	10.7%	10.7%	4.3%	20.2%
2 Poverty rate, 1980	16.6%	10.2%	11.6%	4.0%	15.2%
2 Poverty rate, 1990	24.2%	17.1%	12.5%	4.9%	23.5%
2 Poverty rate, 2000	16.5%	15.1%	10.1%	5.1%	18.9%
3 Poverty rate, 2010	22.5%	18.6%	16.5%	9.6%	21.4%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	32,415	65,935	57,509	227,186	61,344
3 Poverty count, 2012	7,034	11,077	9,144	22,037	11,042
3 Poverty rate, 2012	21.7%	16.8%	15.9%	9.7%	18.0%
4 Male poverty rate, 2012	22.3%	15.1%	13.6%	8.4%	14.4%
4 Female poverty rate, 2012	27.3%	18.5%	15.5%	10.1%	17.6%
4 Child (under age 18) poverty rate, 2012	39.2%	28.1%	22.5%	13.8%	20.3%
4 Senior (age 65 and over) poverty rate, 2012	11.0%	7.2%	7.9%	5.5%	12.5%
4 White (non-Hispanic) poverty rate, 2012	24.3%	14.5%	14.4%	7.6%	15.5%
4 Black/African American poverty rate, 2012	7.4%	40.4%	39.3%	29.3%	23.3%
4 Asian poverty rate, 2012	N	1.6%	4.3%	8.9%	N
4 Mixed race poverty rate, 2012	47.7%	60.8%	21.4%	23.8%	49.2%
4 Hispanic/Latino (of any race) poverty rate, 2012	61.8%	33.8%	13.1%	28.4%	14.8%
4 Percentage below 50% FPL, 2012	11.3%	8.4%	6.8%	4.0%	5.8%
4 Percentage below 200% FPL, 2012	49.2%	37.2%	34.4%	24.0%	39.1%
Family poverty rates					
4 Total families, 2012	9,183	18,622	15,710	61,731	16,590
4 Families in poverty, 2012	1,751	2,177	1,738	4,003	2,073
4 Family poverty rate, 2012	19.1%	11.7%	11.1%	6.5%	12.5%
4 Married couple with no children, poverty rate, 2012	6.1%	2.4%	3.1%	1.8%	4.9%
4 Married couple with children, poverty rate, 2012	14.8%	8.2%	7.9%	4.0%	7.7%
4 Married couple with children under age 5, poverty rate, 2012	9.8%	3.9%	8.6%	2.1%	4.4%
4 Single parent family poverty rate, 2012	53.5%	53.1%	46.2%	30.4%	35.3%
4 Single mother family poverty rate, 2012	58.1%	57.3%	57.0%	34.8%	40.1%
4 Single mother family with children under age 5, poverty rate, 2012	64.3%	76.7%	66.7%	43.4%	59.6%
Other measures of economic need					
5 Average annual wage per job, 2012	\$33,336	\$36,926	\$39,674	\$42,249	\$31,367
6 Percentage of tax returns claiming EITC, 2012	25.2%	18.7%	17.5%	12.4%	24.2%
7 Unemployment rate, 2013	9.5%	10.2%	6.7%	6.9%	7.9%
8 Percentage of households receiving LI-HEAP benefits, 2014	20.0%	15.3%	9.1%	4.8%	18.6%
9 Percentage of population receiving SNAP benefits, 2013	22.3%	20.3%	13.0%	9.7%	22.5%
9 Percentage of population eligible for Medicaid, December 2013	30.1%	25.9%	18.5%	12.9%	27.5%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	19.2%	16.9%	17.0%	12.9%	19.4%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	40.9%	40.4%	44.0%	45.3%	39.6%
10 Foreclosure rate (per 1,000 housing units), 2013	12.5	6.5	11.9	12.7	6.3
11 Consumer bankruptcy rate (per 1,000 population), 2013	2.9	3.1	2.4	4.3	1.1

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, *Bureau of Economic Analysis*; (6) *Brookings Institution, EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, *Office of Community Assistance*; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, *Office of Public Information*; (11) *Administrative Office of the U.S. Courts, Bankruptcy Statistics*

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent 2012 ACS one-year estimates, whereas all county numbers and percentages represent 2012 SAIPE estimates. For (4) Ohio numbers and percentages represent 2012 ACS one-year estimates, whereas all county numbers and percentages represent 2008-2012 ACS five-year estimates. For county poverty rates by race or ethnicity, data are suppressed here if the denominator is less than 100 individuals, as indicated with the letter "N."

Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Licking	Logan	Lorain	Lucas	Madison
Population and population change					
1 Total population, 2013	168,375	45,481	302,827	436,393	43,277
1 Percentage minority population, 2013	8.2%	6.0%	20.3%	29.8%	10.4%
1 Population change, 2003–2013	17,741	-930	11,663	-17,823	2,653
1 Percentage change, 2003–2013	11.8%	-2.0%	4.0%	-3.9%	6.5%
Historical poverty rates					
2 Poverty rate, 1960	15.6%	22.5%	13.4%	14.7%	22.2%
2 Poverty rate, 1970	10.9%	12.7%	7.5%	9.8%	11.2%
2 Poverty rate, 1980	8.1%	11.1%	8.4%	11.5%	9.7%
2 Poverty rate, 1990	10.5%	10.5%	11.5%	15.3%	8.4%
2 Poverty rate, 2000	7.5%	9.3%	9.0%	13.9%	7.8%
3 Poverty rate, 2010	12.4%	16.9%	14.3%	19.8%	15.0%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	163,200	44,866	292,410	426,476	38,176
3 Poverty count, 2012	22,848	6,685	42,107	96,810	4,772
3 Poverty rate, 2012	14.0%	14.9%	14.4%	22.7%	12.5%
4 Male poverty rate, 2012	11.2%	13.9%	12.9%	19.3%	11.5%
4 Female poverty rate, 2012	13.4%	17.3%	15.4%	21.7%	10.7%
4 Child (under age 18) poverty rate, 2012	17.7%	24.8%	22.2%	29.5%	14.9%
4 Senior (age 65 and over) poverty rate, 2012	5.6%	6.0%	7.0%	8.9%	7.0%
4 White (non-Hispanic) poverty rate, 2012	11.7%	14.9%	9.9%	13.5%	9.7%
4 Black/African American poverty rate, 2012	21.0%	38.3%	40.2%	40.2%	56.5%
4 Asian poverty rate, 2012	6.3%	3.4%	10.6%	21.8%	12.7%
4 Mixed race poverty rate, 2012	27.6%	28.1%	34.3%	43.9%	30.8%
4 Hispanic/Latino (of any race) poverty rate, 2012	16.9%	35.4%	29.0%	34.1%	14.2%
4 Percentage below 50% FPL, 2012	5.6%	6.3%	6.4%	10.1%	4.5%
4 Percentage below 200% FPL, 2012	28.8%	36.8%	30.7%	40.2%	28.3%
Family poverty rates					
4 Total families, 2012	44,954	12,420	80,177	109,395	10,443
4 Families in poverty, 2012	4,113	1,486	8,966	17,339	797
4 Family poverty rate, 2012	9.1%	12.0%	11.2%	15.8%	7.6%
4 Married couple with no children, poverty rate, 2012	2.6%	2.8%	2.4%	2.8%	3.3%
4 Married couple with children, poverty rate, 2012	5.9%	12.8%	4.9%	9.5%	5.6%
4 Married couple with children under age 5, poverty rate, 2012	3.1%	17.6%	6.0%	9.2%	2.3%
4 Single parent family poverty rate, 2012	34.4%	34.9%	43.2%	46.3%	31.0%
4 Single mother family poverty rate, 2012	41.4%	44.8%	48.2%	49.7%	33.1%
4 Single mother family with children under age 5, poverty rate, 2012	50.0%	63.1%	58.8%	64.2%	55.0%
Other measures of economic need					
5 Average annual wage per job, 2012	\$38,111	\$42,440	\$41,468	\$43,869	\$39,608
6 Percentage of tax returns claiming EITC, 2012	17.6%	17.7%	16.8%	22.0%	16.2%
7 Unemployment rate, 2013	6.9%	6.5%	8.1%	8.5%	6.8%
8 Percentage of households receiving LI-HEAP benefits, 2014	6.6%	10.6%	7.3%	11.4%	9.1%
9 Percentage of population receiving SNAP benefits, 2013	13.3%	15.2%	14.8%	21.9%	13.1%
9 Percentage of population eligible for Medicaid, December 2013	17.4%	18.5%	19.1%	27.1%	17.5%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	15.7%	18.2%	14.9%	17.8%	16.8%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	44.5%	43.4%	47.8%	49.2%	42.8%
10 Foreclosure rate (per 1,000 housing units), 2013	9.6	7.3	10.4	10.6	8.5
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.9	3.5	4.5	4.9	3.2

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Mahoning	Marion	Medina	Meigs	Mercer
Population and population change					
1 Total population, 2013	233,869	65,905	174,915	23,496	40,784
1 Percentage minority population, 2013	22.9%	10.9%	5.6%	2.9%	3.7%
1 Population change, 2003–2013	-17,791	-491	13,274	254	-149
1 Percentage change, 2003–2013	-7.1%	-0.7%	8.2%	1.1%	-0.4%
Historical poverty rates					
2 Poverty rate, 1960	14.6%	16.8%	11.8%	39.0%	21.6%
2 Poverty rate, 1970	9.2%	9.1%	5.2%	23.9%	7.7%
2 Poverty rate, 1980	11.0%	10.7%	4.4%	16.7%	7.4%
2 Poverty rate, 1990	15.9%	12.7%	5.5%	26.0%	6.7%
2 Poverty rate, 2000	12.5%	9.7%	4.6%	19.8%	6.4%
3 Poverty rate, 2010	17.1%	19.3%	7.6%	23.5%	9.6%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	228,026	60,108	172,092	23,244	40,447
3 Poverty count, 2012	43,325	11,180	13,079	5,230	3,802
3 Poverty rate, 2012	19.0%	18.6%	7.6%	22.5%	9.4%
4 Male poverty rate, 2012	15.9%	18.0%	6.5%	19.7%	7.0%
4 Female poverty rate, 2012	18.9%	21.1%	8.0%	23.4%	9.3%
4 Child (under age 18) poverty rate, 2012	29.0%	30.6%	10.4%	31.7%	8.6%
4 Senior (age 65 and over) poverty rate, 2012	9.0%	7.8%	5.0%	14.5%	7.3%
4 White (non-Hispanic) poverty rate, 2012	11.5%	18.1%	6.5%	20.8%	7.7%
4 Black/African American poverty rate, 2012	40.4%	35.7%	41.1%	45.3%	N
4 Asian poverty rate, 2012	23.5%	23.3%	9.0%	N	0.0%
4 Mixed race poverty rate, 2012	39.2%	51.3%	23.5%	35.4%	16.0%
4 Hispanic/Latino (of any race) poverty rate, 2012	35.5%	39.1%	11.1%	71.6%	16.6%
4 Percentage below 50% FPL, 2012	6.8%	6.8%	2.8%	8.8%	3.4%
4 Percentage below 200% FPL, 2012	37.8%	40.2%	19.6%	45.9%	25.3%
Family poverty rates					
4 Total families, 2012	62,114	17,045	48,076	6,448	11,333
4 Families in poverty, 2012	8,142	2,553	2,435	1,079	712
4 Family poverty rate, 2012	13.1%	15.0%	5.1%	16.7%	6.3%
4 Married couple with no children, poverty rate, 2012	2.3%	3.6%	1.7%	6.2%	2.9%
4 Married couple with children, poverty rate, 2012	8.0%	9.3%	4.0%	13.0%	3.4%
4 Married couple with children under age 5, poverty rate, 2012	6.9%	13.2%	5.8%	21.9%	3.5%
4 Single parent family poverty rate, 2012	46.9%	51.5%	24.1%	60.7%	31.8%
4 Single mother family poverty rate, 2012	52.6%	55.5%	27.3%	65.3%	40.2%
4 Single mother family with children under age 5, poverty rate, 2012	60.5%	67.1%	43.0%	76.3%	55.8%
Other measures of economic need					
5 Average annual wage per job, 2012	\$36,490	\$38,509	\$38,963	\$29,920	\$35,325
6 Percentage of tax returns claiming EITC, 2012	19.8%	22.5%	10.5%	24.2%	12.5%
7 Unemployment rate, 2013	8.3%	7.8%	6.5%	12.4%	4.5%
8 Percentage of households receiving LI-HEAP benefits, 2014	12.4%	12.1%	4.5%	17.2%	6.8%
9 Percentage of population receiving SNAP benefits, 2013	20.4%	19.6%	6.9%	25.8%	7.5%
9 Percentage of population eligible for Medicaid, December 2013	25.5%	25.9%	9.9%	30.0%	12.0%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	16.3%	18.9%	10.7%	23.3%	10.6%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	47.3%	46.8%	45.1%	40.0%	43.7%
10 Foreclosure rate (per 1,000 housing units), 2013	11.7	10.4	9.0	4.4	4.6
11 Consumer bankruptcy rate (per 1,000 population), 2013	5.3	2.9	3.7	1.0	1.3

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Decennial Census; (3) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (4) U.S. Census Bureau, American Community Survey (ACS); (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, EITC Interactive; (7) Ohio Department of Job and Family Services, Civilian Labor Force Estimates; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, Bankruptcy Statistics

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Miami	Monroe	Montgomery	Morgan	Morrow
Population and population change					
1 Total population, 2013	103,439	14,585	535,846	14,904	35,033
1 Percentage minority population, 2013	6.8%	2.4%	27.7%	7.2%	3.6%
1 Population change, 2003–2013	3,209	-342	-16,341	61	1,465
1 Percentage change, 2003–2013	3.2%	-2.3%	-3.0%	0.4%	4.4%
Historical poverty rates					
2 Poverty rate, 1960	14.2%	34.9%	13.2%	30.0%	18.8%
2 Poverty rate, 1970	8.0%	18.1%	8.2%	19.8%	10.8%
2 Poverty rate, 1980	7.5%	13.5%	11.0%	14.8%	10.2%
2 Poverty rate, 1990	8.4%	21.5%	12.6%	21.2%	11.1%
2 Poverty rate, 2000	6.7%	13.9%	11.3%	18.4%	9.0%
3 Poverty rate, 2010	11.9%	17.4%	18.0%	19.6%	13.7%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	102,016	14,316	521,425	14,651	34,472
3 Poverty count, 2012	12,752	2,176	96,985	2,725	4,895
3 Poverty rate, 2012	12.5%	15.2%	18.6%	18.6%	14.2%
4 Male poverty rate, 2012	11.0%	13.7%	15.4%	15.9%	13.3%
4 Female poverty rate, 2012	13.7%	18.8%	18.1%	20.1%	14.3%
4 Child (under age 18) poverty rate, 2012	19.8%	27.2%	24.3%	24.2%	22.0%
4 Senior (age 65 and over) poverty rate, 2012	5.3%	9.3%	8.8%	11.0%	8.5%
4 White (non-Hispanic) poverty rate, 2012	11.5%	16.1%	12.1%	17.3%	13.7%
4 Black/African American poverty rate, 2012	25.0%	N	31.3%	29.9%	18.6%
4 Asian poverty rate, 2012	3.3%	N	7.3%	N	N
4 Mixed race poverty rate, 2012	40.8%	32.8%	29.3%	26.4%	6.3%
4 Hispanic/Latino (of any race) poverty rate, 2012	23.9%	N	29.2%	N	27.0%
4 Percentage below 50% FPL, 2012	4.7%	5.7%	7.8%	8.2%	6.4%
4 Percentage below 200% FPL, 2012	29.7%	38.6%	36.5%	42.6%	34.1%
Family poverty rates					
4 Total families, 2012	28,062	4,101	135,893	4,540	9,827
4 Families in poverty, 2012	2,589	484	16,949	726	946
4 Family poverty rate, 2012	9.2%	11.8%	12.5%	16.0%	9.6%
4 Married couple with no children, poverty rate, 2012	1.3%	3.3%	2.9%	4.3%	2.8%
4 Married couple with children, poverty rate, 2012	6.3%	14.3%	6.8%	12.6%	8.8%
4 Married couple with children under age 5, poverty rate, 2012	8.2%	14.8%	6.6%	27.4%	4.4%
4 Single parent family poverty rate, 2012	40.8%	43.4%	39.3%	56.3%	37.5%
4 Single mother family poverty rate, 2012	49.8%	57.1%	42.7%	61.6%	45.0%
4 Single mother family with children under age 5, poverty rate, 2012	53.5%	N	53.5%	82.8%	61.3%
Other measures of economic need					
5 Average annual wage per job, 2012	\$39,612	\$37,745	\$44,431	\$31,769	\$33,448
6 Percentage of tax returns claiming EITC, 2012	16.3%	16.7%	20.3%	23.2%	19.0%
7 Unemployment rate, 2013	7.2%	11.6%	8.0%	11.4%	7.4%
8 Percentage of households receiving LI-HEAP benefits, 2014	6.4%	14.1%	8.2%	18.8%	10.6%
9 Percentage of population receiving SNAP benefits, 2013	8.0%	15.7%	18.5%	19.9%	14.2%
9 Percentage of population eligible for Medicaid, December 2013	14.7%	22.0%	24.0%	26.3%	20.1%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	15.0%	15.3%	17.5%	21.4%	17.1%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	42.6%	28.4%	49.6%	38.0%	44.9%
10 Foreclosure rate (per 1,000 housing units), 2013	8.5	2.5	10.4	3.8	13.0
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.5	1.4	4.7	1.9	3.1

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Muskingum	Noble	Ottawa	Paulding	Perry
Population and population change					
1 Total population, 2013	85,231	14,628	41,153	19,254	35,997
1 Percentage minority population, 2013	7.9%	4.5%	7.3%	7.0%	2.8%
1 Population change, 2003–2013	-192	574	-39	-411	923
1 Percentage change, 2003–2013	-0.2%	4.1%	-0.1%	-2.1%	2.6%
Historical poverty rates					
2 Poverty rate, 1960	21.0%	32.8%	15.7%	21.8%	28.1%
2 Poverty rate, 1970	13.9%	22.6%	8.6%	11.7%	17.0%
2 Poverty rate, 1980	12.0%	13.0%	6.1%	7.2%	12.5%
2 Poverty rate, 1990	14.7%	16.4%	6.6%	9.8%	19.1%
2 Poverty rate, 2000	12.9%	11.4%	5.9%	7.7%	11.8%
3 Poverty rate, 2010	17.8%	17.3%	10.2%	13.5%	19.1%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	83,715	11,846	40,705	19,083	35,617
3 Poverty count, 2012	16,743	2,073	4,559	2,290	6,874
3 Poverty rate, 2012	20.0%	17.5%	11.2%	12.0%	19.3%
4 Male poverty rate, 2012	16.2%	12.5%	8.9%	12.9%	15.5%
4 Female poverty rate, 2012	18.3%	15.5%	11.0%	15.2%	20.9%
4 Child (under age 18) poverty rate, 2012	25.8%	24.2%	14.9%	21.1%	26.0%
4 Senior (age 65 and over) poverty rate, 2012	9.1%	10.4%	6.6%	10.0%	8.6%
4 White (non-Hispanic) poverty rate, 2012	16.5%	13.9%	9.0%	13.3%	17.7%
4 Black/African American poverty rate, 2012	27.3%	N	36.1%	27.3%	N
4 Asian poverty rate, 2012	23.8%	N	23.4%	N	N
4 Mixed race poverty rate, 2012	32.7%	N	10.9%	32.5%	45.7%
4 Hispanic/Latino (of any race) poverty rate, 2012	18.1%	N	23.4%	27.2%	34.2%
4 Percentage below 50% FPL, 2012	7.1%	3.9%	3.1%	6.2%	8.9%
4 Percentage below 200% FPL, 2012	42.3%	41.0%	25.1%	37.2%	39.5%
Family poverty rates					
4 Total families, 2012	23,016	3,359	12,440	5,368	9,801
4 Families in poverty, 2012	3,129	272	861	559	1,378
4 Family poverty rate, 2012	13.6%	8.1%	6.9%	10.4%	14.1%
4 Married couple with no children, poverty rate, 2012	3.8%	5.3%	2.8%	1.9%	4.4%
4 Married couple with children, poverty rate, 2012	8.5%	11.4%	4.5%	9.9%	7.9%
4 Married couple with children under age 5, poverty rate, 2012	10.5%	N	0.0%	16.6%	2.2%
4 Single parent family poverty rate, 2012	48.3%	24.4%	33.9%	40.9%	54.9%
4 Single mother family poverty rate, 2012	51.5%	25.5%	40.1%	56.5%	60.2%
4 Single mother family with children under age 5, poverty rate, 2012	61.3%	N	56.9%	69.8%	62.7%
Other measures of economic need					
5 Average annual wage per job, 2012	\$35,569	\$33,359	\$39,148	\$34,414	\$35,026
6 Percentage of tax returns claiming EITC, 2012	22.3%	18.2%	14.0%	17.0%	22.1%
7 Unemployment rate, 2013	9.7%	9.6%	10.0%	6.9%	9.3%
8 Percentage of households receiving LI-HEAP benefits, 2014	14.6%	13.1%	5.4%	12.1%	17.2%
9 Percentage of population receiving SNAP benefits, 2013	25.0%	13.1%	10.0%	13.2%	21.9%
9 Percentage of population eligible for Medicaid, December 2013	29.6%	20.7%	14.0%	1.6%	27.3%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	18.2%	18.8%	15.0%	13.2%	17.5%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	45.5%	42.2%	45.0%	42.6%	39.8%
10 Foreclosure rate (per 1,000 housing units), 2013	9.5	9.8	4.9	9.8	11.5
11 Consumer bankruptcy rate (per 1,000 population), 2013	4.4	1.4	3.3	3.8	3.4

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Decennial Census; (3) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (4) U.S. Census Bureau, American Community Survey (ACS); (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, EITC Interactive; (7) Ohio Department of Job and Family Services, Civilian Labor Force Estimates; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, Bankruptcy Statistics

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Pickaway	Pike	Portage	Preble	Putnam
Population and population change					
1 Total population, 2013	56,304	28,367	163,862	41,732	34,088
1 Percentage minority population, 2013	6.8%	4.3%	9.4%	3.2%	7.0%
1 Population change, 2003–2013	4,581	173	8,992	-685	-666
1 Percentage change, 2003–2013	8.9%	0.6%	5.8%	-1.6%	-1.9%
Historical poverty rates					
2 Poverty rate, 1960	24.4%	40.5%	13.5%	19.4%	24.7%
2 Poverty rate, 1970	13.6%	28.1%	9.7%	7.7%	9.5%
2 Poverty rate, 1980	10.9%	20.6%	9.4%	9.2%	6.7%
2 Poverty rate, 1990	12.1%	26.6%	11.9%	10.2%	5.8%
2 Poverty rate, 2000	9.5%	18.6%	9.3%	6.1%	5.6%
3 Poverty rate, 2010	12.7%	26.3%	15.1%	12.1%	9.0%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	51,274	27,884	152,591	41,390	33,817
3 Poverty count, 2012	7,486	6,469	22,736	5,091	2,773
3 Poverty rate, 2012	14.6%	23.2%	14.9%	12.3%	8.2%
4 Male poverty rate, 2012	12.7%	20.0%	13.5%	10.0%	6.2%
4 Female poverty rate, 2012	14.2%	24.1%	16.7%	11.3%	8.7%
4 Child (under age 18) poverty rate, 2012	19.8%	30.6%	19.5%	16.4%	9.7%
4 Senior (age 65 and over) poverty rate, 2012	6.7%	13.4%	5.2%	5.7%	5.3%
4 White (non-Hispanic) poverty rate, 2012	13.1%	22.1%	13.9%	10.3%	5.9%
4 Black/African American poverty rate, 2012	51.8%	13.5%	29.1%	41.4%	N
4 Asian poverty rate, 2012	0.0%	0.0%	30.1%	3.0%	N
4 Mixed race poverty rate, 2012	9.7%	13.9%	32.8%	32.0%	29.8%
4 Hispanic/Latino (of any race) poverty rate, 2012	25.1%	40.8%	23.2%	20.7%	28.5%
4 Percentage below 50% FPL, 2012	6.8%	9.5%	7.6%	5.5%	3.3%
4 Percentage below 200% FPL, 2012	29.5%	45.8%	31.0%	31.7%	22.2%
Family poverty rates					
4 Total families, 2012	14,082	7,602	40,409	11,683	9,725
4 Families in poverty, 2012	1,360	1,255	3,838	862	469
4 Family poverty rate, 2012	9.7%	16.5%	9.5%	7.4%	4.8%
4 Married couple with no children, poverty rate, 2012	1.9%	4.1%	2.3%	3.0%	1.2%
4 Married couple with children, poverty rate, 2012	6.6%	12.6%	6.7%	5.3%	2.1%
4 Married couple with children under age 5, poverty rate, 2012	2.7%	22.2%	5.8%	3.0%	0.5%
4 Single parent family poverty rate, 2012	37.9%	47.5%	38.9%	29.9%	30.5%
4 Single mother family poverty rate, 2012	42.6%	54.4%	42.9%	35.9%	39.3%
4 Single mother family with children under age 5, poverty rate, 2012	59.4%	65.5%	49.2%	53.9%	44.6%
Other measures of economic need					
5 Average annual wage per job, 2012	\$39,838	\$44,639	\$39,297	\$34,186	\$34,956
6 Percentage of tax returns claiming EITC, 2012	17.2%	24.9%	14.4%	17.8%	10.9%
7 Unemployment rate, 2013	7.7%	12.5%	7.2%	7.7%	6.3%
8 Percentage of households receiving LI-HEAP benefits, 2014	11.3%	25.1%	6.9%	8.8%	6.7%
9 Percentage of population receiving SNAP benefits, 2013	16.1%	27.9%	11.2%	12.8%	7.6%
9 Percentage of population eligible for Medicaid, December 2013	21.0%	32.7%	14.5%	18.6%	11.8%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	13.8%	20.8%	14.5%	17.0%	7.6%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	44.6%	47.9%	49.6%	43.0%	28.9%
10 Foreclosure rate (per 1,000 housing units), 2013	9.6	9.1	8.2	13.3	3.6
11 Consumer bankruptcy rate (per 1,000 population), 2013	4.1	3.2	3.9	3.0	1.9

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Richland	Ross	Sandusky	Scioto	Seneca
Population and population change					
1 Total population, 2013	121,773	77,910	60,098	78,153	55,914
1 Percentage minority population, 2013	13.5%	10.2%	14.6%	6.4%	9.3%
1 Population change, 2003–2013	-6,494	3,486	-1,655	700	-1,820
1 Percentage change, 2003–2013	-5.1%	4.7%	-2.7%	0.9%	-3.2%
Historical poverty rates					
2 Poverty rate, 1960	13.7%	25.0%	15.2%	30.0%	17.6%
2 Poverty rate, 1970	9.1%	15.8%	8.8%	20.5%	8.7%
2 Poverty rate, 1980	9.4%	11.7%	7.5%	17.9%	8.5%
2 Poverty rate, 1990	11.3%	17.7%	9.0%	25.8%	10.8%
2 Poverty rate, 2000	10.6%	12.0%	7.5%	19.3%	9.0%
3 Poverty rate, 2010	14.7%	19.3%	12.3%	22.2%	14.6%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	115,217	71,413	59,179	74,775	53,223
3 Poverty count, 2012	21,200	13,997	6,924	18,245	8,835
3 Poverty rate, 2012	18.4%	19.6%	11.7%	24.4%	16.6%
4 Male poverty rate, 2012	12.5%	17.9%	12.2%	21.5%	13.1%
4 Female poverty rate, 2012	17.0%	20.4%	15.5%	24.3%	16.7%
4 Child (under age 18) poverty rate, 2012	22.2%	28.2%	19.9%	31.4%	23.1%
4 Senior (age 65 and over) poverty rate, 2012	8.4%	8.5%	6.6%	12.5%	8.9%
4 White (non-Hispanic) poverty rate, 2012	12.9%	18.1%	11.3%	22.8%	13.2%
4 Black/African American poverty rate, 2012	28.8%	22.6%	46.4%	34.1%	37.0%
4 Asian poverty rate, 2012	29.5%	6.2%	36.9%	16.0%	64.0%
4 Mixed race poverty rate, 2012	45.1%	38.3%	26.8%	24.1%	30.5%
4 Hispanic/Latino (of any race) poverty rate, 2012	22.4%	22.7%	27.8%	31.0%	30.1%
4 Percentage below 50% FPL, 2012	6.2%	6.8%	6.4%	8.4%	7.6%
4 Percentage below 200% FPL, 2012	35.4%	39.4%	34.1%	46.5%	37.1%
Family poverty rates					
4 Total families, 2012	32,315	19,056	16,482	19,562	15,015
4 Families in poverty, 2012	3,717	2,623	1,472	3,525	1,671
4 Family poverty rate, 2012	11.5%	13.8%	8.9%	18.0%	11.1%
4 Married couple with no children, poverty rate, 2012	3.6%	4.2%	1.6%	5.7%	3.5%
4 Married couple with children, poverty rate, 2012	7.5%	14.0%	8.9%	17.2%	6.1%
4 Married couple with children under age 5, poverty rate, 2012	8.4%	17.6%	9.5%	12.8%	2.2%
4 Single parent family poverty rate, 2012	43.2%	39.7%	33.0%	50.9%	43.9%
4 Single mother family poverty rate, 2012	47.4%	45.1%	41.0%	54.5%	51.6%
4 Single mother family with children under age 5, poverty rate, 2012	56.7%	58.2%	58.8%	54.3%	59.7%
Other measures of economic need					
5 Average annual wage per job, 2012	\$35,613	\$41,027	\$36,658	\$35,059	\$34,078
6 Percentage of tax returns claiming EITC, 2012	20.3%	21.5%	18.1%	25.7%	17.9%
7 Unemployment rate, 2013	8.4%	8.5%	7.3%	11.5%	7.3%
8 Percentage of households receiving LI-HEAP benefits, 2014	10.5%	17.9%	7.4%	22.2%	8.0%
9 Percentage of population receiving SNAP benefits, 2013	19.0%	31.2%	12.3%	27.4%	16.3%
9 Percentage of population eligible for Medicaid, December 2013	23.5%	44.2%	18.7%	34.6%	19.6%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	16.4%	18.7%	15.5%	20.9%	15.9%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	40.4%	40.6%	43.4%	46.6%	41.2%
10 Foreclosure rate (per 1,000 housing units), 2013	12.5	10.6	8.7	9.3	8.0
11 Consumer bankruptcy rate (per 1,000 population), 2013	4.2	3.8	3.4	3.0	2.8

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, *Bureau of Economic Analysis*; (6) *Brookings Institution, EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, *Office of Community Assistance*; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, *Office of Public Information*; (11) *Administrative Office of the U.S. Courts, Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Shelby	Stark	Summit	Trumbull	Tuscarawas
Population and population change					
1 Total population, 2013	49,192	375,432	541,824	206,442	92,672
1 Percentage minority population, 2013	6.6%	12.7%	21.2%	12.3%	4.7%
1 Population change, 2003–2013	626	-2,087	-4,949	-15,343	966
1 Percentage change, 2003–2013	1.3%	-0.6%	-0.9%	-6.9%	1.1%
Historical poverty rates					
2 Poverty rate, 1960	20.4%	13.8%	11.1%	13.2%	18.4%
2 Poverty rate, 1970	9.2%	7.8%	8.3%	7.0%	11.0%
2 Poverty rate, 1980	8.2%	8.5%	9.4%	8.1%	9.0%
2 Poverty rate, 1990	7.7%	11.1%	12.1%	11.4%	11.1%
2 Poverty rate, 2000	6.7%	9.2%	9.9%	10.3%	9.4%
3 Poverty rate, 2010	12.2%	14.6%	15.4%	18.2%	14.7%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	48,471	365,905	530,811	203,339	90,622
3 Poverty count, 2012	4,944	53,788	84,399	35,991	12,234
3 Poverty rate, 2012	10.2%	14.7%	15.9%	17.7%	13.5%
4 Male poverty rate, 2012	9.3%	13.4%	13.1%	15.1%	11.4%
4 Female poverty rate, 2012	14.1%	15.5%	16.4%	18.4%	15.7%
4 Child (under age 18) poverty rate, 2012	16.2%	22.5%	21.8%	28.2%	20.6%
4 Senior (age 65 and over) poverty rate, 2012	8.6%	6.4%	7.6%	8.0%	8.5%
4 White (non-Hispanic) poverty rate, 2012	11.7%	11.9%	10.7%	14.3%	12.8%
4 Black/African American poverty rate, 2012	18.4%	35.9%	33.5%	38.1%	52.9%
4 Asian poverty rate, 2012	3.1%	6.6%	20.6%	27.3%	0.0%
4 Mixed race poverty rate, 2012	12.2%	39.8%	33.0%	38.7%	30.1%
4 Hispanic/Latino (of any race) poverty rate, 2012	15.7%	28.6%	26.9%	25.6%	33.6%
4 Percentage below 50% FPL, 2012	3.4%	6.2%	7.2%	7.5%	5.7%
4 Percentage below 200% FPL, 2012	32.2%	33.7%	31.6%	37.4%	34.7%
Family poverty rates					
4 Total families, 2012	13,383	99,656	139,790	55,801	25,067
4 Families in poverty, 2012	1,108	10,836	15,268	7,171	2,479
4 Family poverty rate, 2012	8.3%	10.9%	10.9%	12.9%	9.9%
4 Married couple with no children, poverty rate, 2012	3.7%	2.8%	2.4%	3.2%	2.6%
4 Married couple with children, poverty rate, 2012	6.2%	6.8%	5.6%	9.0%	8.9%
4 Married couple with children under age 5, poverty rate, 2012	3.2%	5.7%	5.3%	7.9%	8.3%
4 Single parent family poverty rate, 2012	27.3%	41.1%	42.4%	45.5%	40.1%
4 Single mother family poverty rate, 2012	40.0%	46.1%	45.2%	49.2%	46.1%
4 Single mother family with children under age 5, poverty rate, 2012	16.4%	55.1%	64.0%	69.0%	63.0%
Other measures of economic need					
5 Average annual wage per job, 2012	\$44,513	\$38,791	\$45,454	\$39,431	\$34,001
6 Percentage of tax returns claiming EITC, 2012	16.9%	18.1%	17.2%	18.9%	17.4%
7 Unemployment rate, 2013	6.3%	7.5%	7.2%	8.3%	6.8%
8 Percentage of households receiving LI-HEAP benefits, 2014	8.7%	8.1%	7.4%	8.1%	8.5%
9 Percentage of population receiving SNAP benefits, 2013	9.4%	15.7%	16.2%	16.8%	13.8%
9 Percentage of population eligible for Medicaid, December 2013	14.9%	20.9%	21.4%	21.1%	18.9%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	14.8%	16.4%	15.7%	18.6%	18.2%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	44.0%	45.0%	48.3%	46.1%	41.3%
10 Foreclosure rate (per 1,000 housing units), 2013	6.5	8.9	11.6	11.2	5.6
11 Consumer bankruptcy rate (per 1,000 population), 2013	2.8	4.6	4.8	4.7	3.1

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, *EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, *Bankruptcy Statistics*

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Union	Van Wert	Vinton	Warren	Washington
Population and population change					
1 Total population, 2013	53,306	28,459	13,276	219,169	61,310
1 Percentage minority population, 2013	8.3%	5.2%	3.0%	11.9%	4.5%
1 Population change, 2003–2013	9,556	-818	45	37,426	-1,195
1 Percentage change, 2003–2013	21.8%	-2.8%	0.3%	20.6%	-1.9%
Historical poverty rates					
2 Poverty rate, 1960	20.6%	17.8%	46.1%	16.2%	25.7%
2 Poverty rate, 1970	9.1%	10.4%	23.5%	7.2%	13.7%
2 Poverty rate, 1980	8.4%	6.7%	17.6%	7.3%	9.8%
2 Poverty rate, 1990	7.4%	7.1%	23.6%	6.4%	13.7%
2 Poverty rate, 2000	4.6%	5.5%	20.0%	4.2%	11.4%
3 Poverty rate, 2010	8.2%	12.5%	21.8%	5.9%	15.7%
Current poverty rates					
3 Population for whom poverty can be determined, 2012	49,650	28,191	13,114	210,030	59,599
3 Poverty count, 2012	3,972	3,101	2,872	13,862	9,655
3 Poverty rate, 2012	8.0%	11.0%	21.9%	6.6%	16.2%
4 Male poverty rate, 2012	6.2%	10.7%	18.2%	5.6%	14.0%
4 Female poverty rate, 2012	8.5%	10.1%	24.7%	7.2%	17.2%
4 Child (under age 18) poverty rate, 2012	8.6%	16.0%	31.9%	7.8%	21.2%
4 Senior (age 65 and over) poverty rate, 2012	4.2%	8.1%	12.1%	5.9%	10.2%
4 White (non-Hispanic) poverty rate, 2012	7.4%	9.7%	21.6%	6.4%	15.2%
4 Black/African American poverty rate, 2012	17.8%	62.9%	N	11.2%	11.5%
4 Asian poverty rate, 2012	0.0%	N	N	1.1%	3.0%
4 Mixed race poverty rate, 2012	5.0%	14.8%	13.0%	11.1%	38.2%
4 Hispanic/Latino (of any race) poverty rate, 2012	5.7%	16.6%	N	9.6%	35.9%
4 Percentage below 50% FPL, 2012	3.1%	4.4%	10.4%	2.6%	6.4%
4 Percentage below 200% FPL, 2012	22.1%	32.5%	50.9%	17.1%	36.4%
Family poverty rates					
4 Total families, 2012	13,388	7,904	3,695	57,644	16,746
4 Families in poverty, 2012	781	616	711	2,731	1,741
4 Family poverty rate, 2012	5.8%	7.8%	19.2%	4.7%	10.4%
4 Married couple with no children, poverty rate, 2012	2.0%	1.8%	6.9%	1.9%	3.5%
4 Married couple with children, poverty rate, 2012	3.5%	7.3%	11.0%	2.5%	8.3%
4 Married couple with children under age 5, poverty rate, 2012	2.6%	9.4%	7.9%	5.2%	4.2%
4 Single parent family poverty rate, 2012	27.9%	37.8%	61.3%	23.4%	42.2%
4 Single mother family poverty rate, 2012	30.7%	41.0%	64.2%	26.9%	46.3%
4 Single mother family with children under age 5, poverty rate, 2012	69.9%	N	55.8%	40.7%	39.0%
Other measures of economic need					
5 Average annual wage per job, 2012	\$53,809	\$35,319	\$39,803	\$43,941	\$39,910
6 Percentage of tax returns claiming EITC, 2012	12.6%	16.5%	26.5%	10.7%	18.8%
7 Unemployment rate, 2013	5.7%	7.0%	10.6%	6.3%	7.0%
8 Percentage of households receiving LI-HEAP benefits, 2014	6.9%	10.1%	24.4%	3.1%	11.3%
9 Percentage of population receiving SNAP benefits, 2013	8.0%	11.5%	17.4%	4.7%	13.6%
9 Percentage of population eligible for Medicaid, December 2013	12.0%	16.4%	0.5%	8.6%	20.4%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	11.3%	14.4%	18.8%	10.2%	16.1%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	37.7%	37.1%	40.3%	44.3%	44.7%
10 Foreclosure rate (per 1,000 housing units), 2013	9.9	8.7	5.6	10.6	4.4
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.3	3.8	2.6	2.9	1.7

Sources: (1) U.S. Census Bureau, Population Estimates; (2) U.S. Census Bureau, Decennial Census; (3) U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE); (4) U.S. Census Bureau, American Community Survey (ACS); (5) U.S. Department of Commerce, Bureau of Economic Analysis; (6) Brookings Institution, EITC Interactive; (7) Ohio Department of Job and Family Services, Civilian Labor Force Estimates; (8) Ohio Development Services Agency, Office of Community Assistance; (9) Ohio Department of Job and Family Services, Public Assistance Monthly Statistics; (10) Ohio Supreme Court, Office of Public Information; (11) Administrative Office of the U.S. Courts, Bankruptcy Statistics

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Geography of Poverty, *continued*

Table 10. Population, poverty rates, and economic need data, Ohio counties, *continued*

	Wayne	Williams	Wood	Wyandot
Population and population change				
1 Total population, 2013	115,071	37,500	129,264	22,447
1 Percentage minority population, 2013	5.5%	6.6%	10.9%	4.5%
1 Population change, 2003–2013	1,950	-1,302	6,244	-379
1 Percentage change, 2003–2013	1.7%	-3.4%	5.1%	-1.7%
Historical poverty rates				
2 Poverty rate, 1960	16.6%	17.1%	14.0%	20.7%
2 Poverty rate, 1970	8.6%	9.5%	9.1%	10.3%
2 Poverty rate, 1980	8.9%	7.9%	10.0%	10.2%
2 Poverty rate, 1990	11.7%	7.6%	10.6%	8.5%
2 Poverty rate, 2000	8.0%	6.0%	9.6%	5.5%
3 Poverty rate, 2010	12.6%	12.2%	12.8%	9.4%
Current poverty rates				
3 Population for whom poverty can be determined, 2012	111,164	36,460	120,679	22,139
3 Poverty count, 2012	13,562	5,068	16,533	2,236
3 Poverty rate, 2012	12.2%	13.9%	13.7%	10.1%
4 Male poverty rate, 2012	10.0%	11.7%	12.6%	8.0%
4 Female poverty rate, 2012	13.5%	15.8%	14.9%	10.7%
4 Child (under age 18) poverty rate, 2012	18.3%	19.7%	12.6%	12.3%
4 Senior (age 65 and over) poverty rate, 2012	6.8%	9.6%	5.0%	7.7%
4 White (non-Hispanic) poverty rate, 2012	11.1%	13.1%	12.8%	8.9%
4 Black/African American poverty rate, 2012	40.7%	31.5%	37.7%	N
4 Asian poverty rate, 2012	21.3%	7.0%	10.3%	5.1%
4 Mixed race poverty rate, 2012	30.6%	20.5%	23.8%	47.8%
4 Hispanic/Latino (of any race) poverty rate, 2012	8.3%	24.5%	17.8%	22.0%
4 Percentage below 50% FPL, 2012	4.6%	5.9%	7.3%	3.8%
4 Percentage below 200% FPL, 2012	34.4%	38.0%	29.1%	30.5%
Family poverty rates				
4 Total families, 2012	30,267	10,362	30,892	6,266
4 Families in poverty, 2012	2,622	1,019	2,366	370
4 Family poverty rate, 2012	8.7%	9.8%	7.7%	5.9%
4 Married couple with no children, poverty rate, 2012	2.0%	3.1%	2.3%	0.7%
4 Married couple with children, poverty rate, 2012	7.2%	8.9%	5.7%	4.8%
4 Married couple with children under age 5, poverty rate, 2012	10.0%	3.9%	5.1%	0.0%
4 Single parent family poverty rate, 2012	38.4%	33.6%	30.7%	33.3%
4 Single mother family poverty rate, 2012	43.8%	40.7%	37.0%	37.2%
4 Single mother family with children under age 5, poverty rate, 2012	59.8%	57.3%	48.5%	N
Other measures of economic need				
5 Average annual wage per job, 2012	\$38,602	\$36,801	\$39,601	\$37,635
6 Percentage of tax returns claiming EITC, 2012	15.6%	18.3%	13.2%	16.2%
7 Unemployment rate, 2013	6.3%	7.3%	7.2%	7.0%
8 Percentage of households receiving LI-HEAP benefits, 2014	7.7%	7.0%	4.2%	8.2%
9 Percentage of population receiving SNAP benefits, 2013	11.4%	14.8%	7.1%	7.8%
9 Percentage of population eligible for Medicaid, December 2013	15.0%	19.6%	11.5%	15.3%
4 Percentage of the working-age population (ages 18 to 64) uninsured, 2012	17.8%	17.7%	10.6%	13.9%
4 Percentage of renters cost-burdened (paying >30% of income to rent), 2012	39.1%	41.6%	44.0%	41.6%
10 Foreclosure rate (per 1,000 housing units), 2013	5.6	6.0	7.5	6.8
11 Consumer bankruptcy rate (per 1,000 population), 2013	3.1	3.4	3.5	2.9

Sources: (1) U.S. Census Bureau, *Population Estimates*; (2) U.S. Census Bureau, *Decennial Census*; (3) U.S. Census Bureau, *Small Area Income and Poverty Estimates (SAIPE)*; (4) U.S. Census Bureau, *American Community Survey (ACS)*; (5) U.S. Department of Commerce, *Bureau of Economic Analysis*; (6) *Brookings Institution, EITC Interactive*; (7) Ohio Department of Job and Family Services, *Civilian Labor Force Estimates*; (8) Ohio Development Services Agency, *Office of Community Assistance*; (9) Ohio Department of Job and Family Services, *Public Assistance Monthly Statistics*; (10) Ohio Supreme Court, *Office of Public Information*; (11) *Administrative Office of the U.S. Courts, Bankruptcy Statistics*

Notes: The first column identifies the source of the data by number. For (3), Ohio numbers and percentages represent 2012 ACS one-year estimates, whereas all county numbers and percentages represent 2012 SAIPE estimates. For (4) Ohio numbers and percentages represent 2012 ACS one-year estimates, whereas all county numbers and percentages represent 2008-2012 ACS five-year estimates. For county poverty rates by race or ethnicity, data are suppressed here if the denominator is less than 100 individuals, as indicated with the letter "N."

Geography of Poverty, *continued*

Table 11. Ohio counties by type, 1963 and 2013 definitions

County	County type, 1963	Metro primary city, 1963	County type, 2013	Metro primary city, 2013	County	County type, 1963	Metro primary city, 1963	County type, 2013	Metro primary city, 2013
Adams	Rural	N/A	Rural	N/A	Fairfield	Rural	N/A	Suburban	Columbus
Allen	Rural	N/A	Urban	Lima	Fayette	Rural	N/A	Rural	N/A
Ashland	Rural	N/A	Rural	N/A	Franklin	Urban	Columbus	Urban	Columbus
Ashtabula	Rural	N/A	Rural	N/A	Fulton	Rural	N/A	Suburban	Toledo
Athens	Rural	N/A	Rural	N/A	Gallia	Rural	N/A	Rural	N/A
Auglaize	Rural	N/A	Rural	N/A	Geauga	Suburban	Cleveland	Suburban	Cleveland
Belmont	Suburban	Wheeling, WV	Suburban	Wheeling, WV	Greene	Suburban	Dayton	Suburban	Dayton
Brown	Rural	N/A	Suburban	Cincinnati	Guernsey	Rural	N/A	Rural	N/A
Butler	Urban	Hamilton	Suburban	Cincinnati	Hamilton	Urban	Cincinnati	Urban	Cincinnati
Carroll	Rural	N/A	Suburban	Canton	Hancock	Rural	N/A	Rural	N/A
Champaign	Rural	N/A	Rural	N/A	Hardin	Rural	N/A	Rural	N/A
Clark	Urban	Springfield	Urban	Springfield	Harrison	Rural	N/A	Rural	N/A
Clermont	Suburban	Cincinnati	Suburban	Cincinnati	Henry	Rural	N/A	Rural	N/A
Clinton	Rural	N/A	Rural	N/A	Highland	Rural	N/A	Rural	N/A
Columbiana	Rural	N/A	Rural	N/A	Hocking	Rural	N/A	Suburban	Columbus
Coshocton	Rural	N/A	Rural	N/A	Holmes	Rural	N/A	Rural	N/A
Crawford	Rural	N/A	Rural	N/A	Huron	Rural	N/A	Rural	N/A
Cuyahoga	Urban	Cleveland	Urban	Cleveland	Jackson	Rural	N/A	Rural	N/A
Darke	Rural	N/A	Rural	N/A	Jefferson	Urban	Steubenville	Suburban	Weirton, WV
Defiance	Rural	N/A	Rural	N/A	Knox	Rural	N/A	Rural	N/A
Delaware	Suburban	Columbus	Suburban	Columbus	Lake	Suburban	Cleveland	Suburban	Cleveland
Erie	Rural	N/A	Rural	N/A	Lawrence	Suburban	Huntington, WV	Suburban	Huntington, WV

Source: Community Research Partners analysis of U.S. Census Bureau data

Notes: Metro areas are redefined by the U.S. Office of Management and Budget every year ending in a three (3) based on the results of the preceding Decennial Census. Each metro area consists of one or more counties around a core urban area with a population of 50,000 or more persons. Adjacent counties are included in the metro area only if they have a high degree of social and economic integration with the urban core (as measured by commuting to work). For the purposes of this analysis, all counties in Ohio are categorized as Urban, Suburban, or Rural. An Urban county is one in a metro area which contains the majority of the population of the urban core's primary city (the largest by population). All other counties in a metro area are categorized as Suburban. All non-metropolitan counties are designated as Rural.

Geography of Poverty, *continued*

Table 11. Ohio counties by type, 1963 and 2013 definitions, *continued*

County	County type, 1963	Metro primary city, 1963	County type, 2013	Metro primary city, 2013	County	County type, 1963	Metro primary city, 1963	County type, 2013	Metro primary city, 2013
Licking	Rural	N/A	Suburban	Columbus	Portage	Suburban	Akron	Suburban	Akron
Logan	Rural	N/A	Rural	N/A	Preble	Suburban	Dayton	Rural	N/A
Lorain	Urban	Lorain	Suburban	Cleveland	Putnam	Rural	N/A	Rural	N/A
Lucas	Urban	Toledo	Urban	Toledo	Richland	Rural	N/A	Urban	Mansfield
Madison	Rural	N/A	Suburban	Columbus	Ross	Rural	N/A	Rural	N/A
Mahoning	Urban	Youngstown	Urban	Youngstown	Sandusky	Rural	N/A	Rural	N/A
Marion	Rural	N/A	Rural	N/A	Scioto	Rural	N/A	Rural	N/A
Medina	Suburban	Cleveland	Suburban	Cleveland	Seneca	Rural	N/A	Rural	N/A
Meigs	Rural	N/A	Rural	N/A	Shelby	Rural	N/A	Rural	N/A
Mercer	Rural	N/A	Rural	N/A	Stark	Urban	Canton	Urban	Canton
Miami	Suburban	Dayton	Suburban	Dayton	Summit	Urban	Akron	Urban	Akron
Monroe	Rural	N/A	Rural	N/A	Trumbull	Suburban	Youngstown	Suburban	Youngstown
Montgomery	Urban	Dayton	Urban	Dayton	Tuscarawas	Rural	N/A	Rural	N/A
Morgan	Rural	N/A	Rural	N/A	Union	Rural	N/A	Suburban	Columbus
Morrow	Rural	N/A	Suburban	Columbus	Van Wert	Rural	N/A	Rural	N/A
Muskingum	Rural	N/A	Rural	N/A	Vinton	Rural	N/A	Rural	N/A
Noble	Rural	N/A	Rural	N/A	Warren	Suburban	Cincinnati	Suburban	Cincinnati
Ottawa	Rural	N/A	Rural	N/A	Washington	Rural	N/A	Rural	N/A
Paulding	Rural	N/A	Rural	N/A	Wayne	Rural	N/A	Rural	N/A
Perry	Rural	N/A	Suburban	Columbus	Williams	Rural	N/A	Rural	N/A
Pickaway	Suburban	Columbus	Suburban	Columbus	Wood	Suburban	Toledo	Suburban	Toledo
Pike	Rural	N/A	Rural	N/A	Wyandot	Rural	N/A	Rural	N/A

Source: Community Research Partners analysis of U.S. Census Bureau data

Notes: Metro areas are redefined by the U.S. Office of Management and Budget every year ending in a three (3) based on the results of the preceding Decennial Census. Each metro area consists of one or more counties around a core urban area with a population of 50,000 or more persons. Adjacent counties are included in the metro area only if they have a high degree of social and economic integration with the urban core (as measured by commuting to work). For the purposes of this analysis, all counties in Ohio are categorized as Urban, Suburban, or Rural. An Urban county is one in a metro area which contains the majority of the population of the urban core's primary city (the largest by population). All other counties in a metro area are categorized as Suburban. All non-metropolitan counties are designated as Rural.

Geography of Poverty, *continued*

Table 12. Change in poverty in Ohio counties by county type, 1960-2012

Geography	Population for whom poverty status can be determined, 1960	Population in poverty, 1960	Poverty rate, 1960	Population for whom poverty status can be determined, 2012	Population in poverty, 2012	Poverty rate, 2012	% change in population, 1960-2012	% change in poor population, 1960-2012
All counties	9,513,764	1,508,475	15.9%	11,225,118	1,818,889	16.2%	18.0%	20.6%
Urban	5,857,916	805,140	13.7%	5,611,961	1,041,491	18.6%	-4.2%	29.4%
Suburban	1,167,591	173,934	14.9%	3,311,962	408,861	12.3%	183.7%	135.1%
Rural	2,488,257	529,401	21.3%	2,301,194	368,537	16.0%	-7.5%	-30.4%

Source: Community Research Partners analysis of U.S. Census Bureau data

Notes: Metro areas are redefined by the U.S. Office of Management and Budget every year ending in a three (3) based on the results of the preceding Decennial Census. Each metro area consists of one or more counties around a core urban area with a population of 50,000 or more persons. Adjacent counties are included in the metro area only if they have a high degree of social and economic integration with the urban core (as measured by commuting to work). For the purposes of this analysis, all counties in Ohio are categorized as Urban, Suburban, or Rural. An Urban county is one in a metro area which contains the majority of the population of the urban core's primary city (the largest by population). All other counties in a metro area are categorized as Suburban. All non-metropolitan counties are designated as Rural.

- In 1960 the poverty rate in Ohio's rural counties was considerably higher than in the urban and suburban counties; today, poverty is highest in the state's urban counties
- The number of poor in Ohio's urban counties has grown over the past five decades, while the total population in those counties has actually declined
- While the number of poor in Ohio's suburban counties has grown considerably since 1960, the rate of growth has been slower than the overall population growth rate in those counties

Geography of Poverty, *continued*

Table 13. Change in poverty in Ohio's largest cities and suburbs, 2000-2012

City	Population for whom poverty status can be determined, 2000	Population in poverty, 2000	Poverty rate, 2000	Population for whom poverty status can be determined, 2012	Population in poverty, 2012	Poverty rate, 2012	% change in population, 2000-2012	% change in poor population, 2000-2012
City								
Akron	211,286	36,975	17.5%	193,087	56,206	29.1%	-8.6%	52.0%
Canton	77,901	14,957	19.2%	69,964	18,997	27.2%	-10.2%	27.0%
Cincinnati	318,365	69,722	21.9%	284,396	97,034	34.1%	-10.7%	39.2%
Cleveland	465,700	122,479	26.3%	380,191	137,114	36.1%	-18.4%	11.9%
Columbus	694,074	102,723	14.8%	788,907	172,245	21.8%	13.7%	67.7%
Dayton	155,461	35,756	23.0%	130,901	48,797	37.3%	-15.8%	36.5%
Toledo	306,721	54,903	17.9%	275,691	82,862	30.1%	-10.1%	50.9%
Youngstown	77,125	19,127	24.8%	59,491	23,166	38.9%	-22.9%	21.1%
Suburbs								
Akron	466,193	29,411	6.3%	490,315	50,929	10.4%	5.2%	73.2%
Canton	319,076	22,153	6.9%	324,150	38,966	12.0%	1.6%	75.9%
Cincinnati	1,199,361	79,659	6.6%	1,307,220	152,023	11.6%	9.0%	90.8%
Cleveland	1,639,749	104,019	6.3%	1,644,095	180,626	11.0%	0.3%	73.6%
Columbus	871,912	52,679	6.0%	1,101,884	118,861	10.8%	26.4%	125.6%
Dayton	666,635	46,614	7.0%	647,532	80,934	12.5%	-2.9%	73.6%
Toledo	334,938	22,655	6.8%	313,464	34,933	11.1%	-6.4%	54.2%
Youngstown	393,989	34,989	8.9%	371,874	56,150	15.1%	-5.6%	60.5%

Source: U.S. Census Bureau, Decennial Census, American Community Survey, and Small Area Income and Poverty Estimates (SAIPE)

Note: Cities are defined by their municipal boundaries whereas suburbs are defined as the remainder of the metropolitan area outside the primary city. Suburban areas outside Ohio were excluded from the analysis.

- Over the past 12 years, Ohio has seen a major increase in suburban poverty with the poor population growing, on average, more than twice as fast in the suburbs as in the largest cities
- Cleveland's suburban poor population has grown six times faster than the city's poor population since 2000
- Between 2000 and 2012, the City of Columbus and its suburbs experienced Ohio's fastest growth in urban and suburban poverty respectively

Ohioans in Poverty

Table 14. Income to poverty ratio by age group in Ohio, 2012

	Under age 6	%	Under age 18	%	Ages 18 to 64	%	Age 65 and over	%	Total all ages	%
Total	830,339	100%	2,612,510	100%	6,976,468	100%	1,638,504	100%	11,227,482	100%
Percentage below 50% FPL	124,221	15.0%	308,053	11.8%	512,435	7.3%	35,064	2.1%	855,552	7.6%
Percentage below 100% FPL	235,210	28.3%	620,921	23.8%	1,071,829	15.4%	131,878	8.0%	1,824,628	16.3%
Percentage below 200% FPL	424,556	51.1%	1,182,456	45.3%	2,218,614	31.8%	512,633	31.3%	3,913,703	34.9%

Source: U.S. Census Bureau, American Community Survey

- More than 1.8 million Ohioans live in poverty
- 855,552 Ohioans live in extreme poverty, with household incomes that are less than half of the federal poverty level
- 3.9 million Ohioans live in households with incomes below 200% FPL, a common standard for identifying low-income households
- Half of Ohio's children under the age of 6 live in low-income households

Table 15. Poverty by race/ethnicity, Ohio, 2012

	White (non-Hispanic)	%	Black/ African-American	%	Asian	%	Mixed race	%	Hispanic/ Latino (of any race)	%
Total	9,083,844	100.0%	1,350,299	100.0%	193,227	100.0%	255,245	100.0%	363,466	100.0%
In poverty	1,142,080	12.6%	481,252	35.6%	28,347	14.7%	79,258	31.1%	107,675	29.6%

Source: U.S. Census Bureau, American Community Survey

- Blacks or African-Americans experience the highest poverty rate of the population groups (35.6%)
- Hispanics or Latinos and Ohioans of mixed race also have high rates of poverty at 29.6% and 31.1% respectively
- Although there are more non-Hispanic Whites living in poverty in Ohio than any other race or ethnicity, this group also has the lowest poverty rate (12.6%)

Ohioans in Poverty, *continued*

Table 16. Poverty by race/ethnicity and age, Ohio, 2012

Persons in poverty	Total	White (non-Hispanic)	Black/African-American	Asian	Mixed race	Hispanic/Latino (of any race)
All age groups	1,824,628	1,142,080	481,252	28,347	79,258	107,675
Under age 6	235,210	119,898	73,143	1,903	22,798	23,013
Under age 18	620,921	332,112	189,153	6,030	51,273	53,286
Ages 18 to 64	1,071,829	709,955	266,143	20,513	26,173	52,072
Age 65 and older	131,878	100,013	25,956	1,804	1,812	2,317
Poverty rates	%	%	%	%	%	%
All age groups	16.3%	12.6%	35.6%	14.7%	31.1%	29.6%
Under age 6	28.3%	20.2%	57.4%	13.3%	43.8%	43.7%
Under age 18	23.8%	17.2%	50.1%	13.8%	36.4%	38.9%
Ages 18 to 64	15.4%	12.5%	31.9%	15.4%	25.3%	25.0%
Age 65 and older	8.0%	6.9%	18.9%	10.9%	16.5%	12.9%

Source: U.S. Census Bureau, American Community Survey

- Children in Ohio—especially younger children—are more likely to live below the poverty level than other age groups
- Half of the Black/African-American population in Ohio under 18 live in poverty
- Hispanics or Latinos and Ohioans of mixed race also have high child poverty rates at 38.9% and 36.4% respectively
- Asian children are the least likely to live in poverty—13.8% of Asians in Ohio under age 18 are poor

Table 17. Poverty by family type, Ohio, 2012

	Married couples with no children	%	Married couples with children	%	Single father families	%	Single mother families	%
Total	1,288,358	100.0%	843,067	100.0%	119,322	100.0%	387,710	100.0%
In poverty	39,415	3.1%	63,009	7.5%	29,098	24.4%	182,854	47.2%

Source: U.S. Census Bureau, American Community Survey

- Single mother families make up nearly half of the total number of Ohio families living below the poverty level
- Also, single mother families in Ohio experience the highest poverty rate among all family types (47.2%)

Ohioans in Poverty, *continued*

Table 18. Poverty by race/ethnicity of householder and family type, Ohio, 2012

Families in poverty	Total	White (non-Hispanic)	Black/African-American	Asian	Mixed race	Hispanic/Latino (of any race)
All family types	349,081	220,320	97,273	4,397	9,932	18,205
Married couples with no children	39,415	32,717	3,894	1,331	579	1,003
Married couples with children	63,009	46,816	9,111	1,915	1,128	4,093
Married couples with children under age 5	11,402	7,916	1,689	350	229	993
Single father families	29,098	18,593	7,708	149	459	2,155
Single father families with children under age 5	7,892	5,280	2,253	0	62	242
Single mother families	182,854	100,796	65,025	511	7,568	9,761
Single mother families with children under age 5	39,622	23,175	12,036	91	2,877	2,156
Poverty rates	%	%	%	%	%	%
All family types	12.0%	9.0%	31.0%	9.7%	28.3%	26.0%
Married couples with no children	3.1%	2.8%	5.6%	7.8%	6.5%	6.5%
Married couples with children	7.5%	6.4%	16.3%	8.9%	13.0%	17.2%
Married couples with children under age 5	7.6%	6.1%	21.9%	6.6%	15.2%	18.9%
Single father families	24.4%	20.0%	43.2%	13.1%	25.9%	37.4%
Single father families with children under age 5	29.7%	25.1%	54.8%	0.0%	26.2%	24.1%
Single mother families	47.2%	41.9%	55.3%	20.7%	62.7%	57.4%
Single mother families with children under age 5	58.7%	55.8%	62.0%	41.0%	79.2%	55.3%

Source: U.S. Census Bureau, American Community Survey

- 349,081 Ohio families live below the federal poverty level
- Single mother families in Ohio—especially those with younger children—are more likely to live below the poverty level than other family types
- Six out of 10 Ohio single moms of mixed race, and nearly 80% of those with young children, live in poverty
- Single moms who are Hispanic or Latina and single moms who are Black or African-American also have high family poverty rates at 57.4% and 55.3% respectively

Ohioans in Poverty, *continued*

Table 19. Poverty by work experience, Ohio, 2012

	Worked full-time, year-round	%	Worked part-time or part-year	%	Unemployed	%	Not in workforce	%
Total persons age 16 and older	3,613,229	100.0%	2,234,519	100.0%	518,287	100.0%	2,557,645	100.0%
In poverty	93,954	2.6%	447,320	20.0%	195,261	37.7%	527,171	20.6%

Source: U.S. Census Bureau, American Community Survey

- Ohioans who only work part-time or part of the year are nearly eight times more likely to be in poverty than those who work full-time, year-round
- Nearly two out of five unemployed workers in Ohio live below the poverty level

Table 20. Poverty by number of wage-earners, work experience, and family type, Ohio, 2012

	Total families	Families in poverty	Poverty rate
2 wage-earners	1,172,213	22,511	1.9%
Both full-time, year-round	586,025	1,316	0.2%
1 full-time, year-round; 1 part-time or part-year	486,439	7,378	1.5%
Both part-time or part-year	99,749	13,817	13.9%
1 wage-earner	1,144,607	178,931	15.6%
Spouse did not work	597,905	44,967	7.5%
Full-time, year-round	408,081	18,706	4.6%
Part-time or part-year	189,824	26,261	13.8%
No spouse present	546,702	133,964	24.5%
Full-time, year-round	351,821	32,881	9.3%
Part-time or part-year	194,881	101,083	51.9%
No wage-earners	596,492	147,639	24.8%
Married couple	361,307	34,946	9.7%
Single parent family	235,185	112,693	47.9%

Source: U.S. Census Bureau, American Community Survey

- Ohio families with just one wage-earner are eight times likelier to live in poverty than those with two wage-earners
- More than half of single parents in Ohio who work only part-time or part of the year live below the federal poverty level
- Less than 1% of families with two wage-earners—at least one of whom is employed full-time, year-round—are living in poverty

Ohioans in Poverty, *continued*

Table 21. Poverty by educational attainment, Ohio, 2012

	Less than high school graduate	%	High school graduate or GED	%	Some college or associate degree	%	Bachelor's degree or higher	%
Total persons age 25 and older	828,062	100.0%	2,627,345	100.0%	2,215,953	100.0%	1,950,822	100.0%
In poverty	234,756	28.4%	354,340	13.5%	259,093	11.7%	78,062	4.0%

Source: U.S. Census Bureau, American Community Survey

- Ohioans age 25 and older without a high school diploma are more than twice as likely to live in poverty as those who graduated from high school
- 4% of Ohio college graduates live below the federal poverty level

Table 22. Poverty by veteran status, disability status, and age, Ohio, 2012

	Total	In poverty	Poverty rate
All veterans age 18 and older	833,489	61,645	7.4%
Veterans ages 18 to 64	452,619	44,594	9.9%
With a disability	79,811	15,995	20.0%
No disability	372,808	28,599	7.7%
Veterans age 65 and older	380,870	17,051	4.5%
With a disability	140,695	7,721	5.5%
No disability	240,175	9,330	3.9%
All non-veterans age 18 and older	7,774,288	1,141,601	14.7%
Non-veterans ages 18 to 64	6,516,654	1,026,774	15.8%
With a disability	752,499	254,016	33.8%
No disability	5,764,155	772,758	13.4%
Non-veterans age 65 and older	1,257,634	114,827	9.1%
With a disability	437,023	57,777	13.2%
No disability	820,611	57,050	7.0%

Source: U.S. Census Bureau, American Community Survey

- Overall, the veteran poverty rate is much lower than the rate among non-veterans
- That said, over 60,000 of Ohio's veterans live in poverty
- Disabled adults—regardless of veteran status—are nearly twice as likely to be in poverty as adults without a disability

Employment and Income

Table 23. Unemployment rates for Ohio and the United States, 1970-2013

Year	Ohio	U.S.
1970	5.4%	4.9%
1980	8.5%	7.1%
1990	5.7%	5.6%
2000	4.0%	4.0%
2010	10.0%	9.6%
2013	7.4%	7.4%

Source: Ohio Department of Job and Family Services, Civilian Labor Force Estimates

- The unemployment rates for Ohio and the United States are both down from their respective peaks during the Great Recession in 2010
- Historically, Ohio's unemployment rate has been the same as or higher than the national unemployment rate

Table 24. Average annual wage per job, Ohio, 1960-2012

Year	In real dollars	In 2012 dollars
1970	\$7,329	\$43,368
1980	\$14,650	\$40,820
1990	\$22,825	\$40,096
2000	\$32,407	\$43,208
2010	\$42,310	\$44,549
2012	\$44,988	\$44,988

Source: U.S. Department of Commerce, Bureau of Economic Analysis

Adjusted for inflation, the average annual wage per job in Ohio is slightly higher now than it was in 1970

Employment and Income, *continued*

Table 25. Intergenerational income mobility, Ohio, 2011-2012

Commuting Zone	Probability a child raised in the bottom fifth rose to the top fifth	Probability a child raised in the bottom fifth stayed in the bottom fifth
Athens*	7.5%	39.7%
Canton	6.5%	35.6%
Cincinnati*	5.1%	42.2%
Cleveland	5.1%	39.0%
Columbus	4.9%	40.9%
Dayton	4.9%	40.2%
Defiance	8.1%	31.4%
Findlay	7.4%	32.5%
Huntington, KY*	6.9%	39.7%
Lima	6.9%	36.4%
Lorain	5.7%	37.6%
Mansfield	6.4%	37.8%
Parkersburg, WV*	7.1%	35.7%
Scioto	6.5%	43.8%
Steubenville*	7.3%	36.3%
Toledo*	5.7%	39.8%
Washington Court House	5.3%	40.3%
Wheeling, WV*	12.5%	33.5%
Youngstown*	6.7%	36.5%
Zanesville	6.8%	39.4%

Source: Raj Chetty et al. The Equality of Opportunity Project. Cambridge, MA: National Bureau of Economic Research, June 2014, Online Data Table VI

Note: Probabilities are based on the current family income of a cohort adults born between 1980 and 1985 whose family income 30 years ago was in the bottom quintile of the national income distribution at that time. Geographies are based on commuting patterns in the 1990 Decennial Census. Commuting Zones marked with an asterisk (*) fall both inside and outside of Ohio.

- One out of every 20 children born in the bottom fifth of the income distribution in Ohio climbs to the top as an adult, while eight remain at the bottom
- The probability of income mobility from the bottom fifth to the top fifth is highest for Ohio children raised in the area west of Wheeling, West Virginia (12.5%); and lowest for those raised in the Columbus and Dayton areas (4.9% in both areas))
- The chances of staying in the bottom fifth is highest for Ohio children raised in the Scioto area around Chillicothe (42.2%), and lowest for those raised in Northwest Ohio, in the vicinity of Defiance (31.4%).

Rising Costs

Table 26. Price of selected goods and services vs. average hourly earnings in real dollars, 1964 and 2014

	1964	2014
Average hourly earnings, production & nonsupervisory employees	\$2.50	\$20.39
Electricity per kilowatt-hour	\$0.02	\$0.13
Domestic first class U.S. postage stamp	\$0.05	\$0.49
Average federal income tax payment per hour worked*	\$0.19	\$1.08
One dozen grade A large eggs	\$0.52	\$1.91
Gallon of unleaded regular gasoline	\$0.28	\$3.53
Average movie ticket	\$0.93	\$8.15
Average monthly cost of child care for an infant in Ohio	\$63	\$703
Annual in-state tuition and fees, The Ohio State University	\$436	\$10,037
Average transaction price for a new automobile	\$3,233	\$31,252

Source: Bureau of Labor Statistics, Current Employment Statistics; Bureau of Economic Analysis, Price Indexes for Personal Consumption Expenditures by Type of Product; Bureau of Labor Statistics, Consumer Price Index; U.S. Postal Service; Tax Policy Center; BoxOfficeMojo.com; University of Washington, Center for Women's Welfare, Self-Sufficiency Standard for Ohio; USA Today; The Ohio State University

Note: The average federal income tax payment (*) is calculated by taking the average hourly earnings of production and nonsupervisory employees and multiplying it by the corresponding average income tax rate for median income households. In 1964 this rate was 7.56%. Currently the rate is 5.32%.

- In 1964 the average middle class wage was \$2.50 an hour, a dozen eggs cost 52 cents, and the in-state tuition and fees for a student at Ohio State was \$436 a year
- 50 years later, the average middle class worker makes \$20.39 an hour, a dozen eggs cost \$1.91, and a year's in-state tuition and fees at Ohio State is over \$10,000

Table 27. Percentage change in the price of selected goods and services from 1964, relative to inflation, 1964-2014

	1964	1974	1984	1994	2004	2014
Higher education	0%	27%	128%	559%	1,221%	2,247%
Health care	0%	24%	158%	469%	670%	869%
Gasoline and other motor fuel	0%	23%	109%	1%	176%	679%
Childcare	0%	10%	22%	113%	324%	541%
Rent on stationary homes	0%	-18%	-17%	12%	86%	144%
Groceries (excl. alcoholic beverages and nonfood items)	0%	23%	10%	-9%	8%	41%
New motor vehicles	0%	-39%	-96%	-137%	-218%	-297%
Clothing and footwear	0%	-6%	-109%	-192%	-303%	-393%
Televisions	0%	-64%	-212%	-346%	-462%	-579%

Source: Bureau of Economic Analysis, Price Indexes for Personal Consumption Expenditures by Type of Product

Over the past 50 years, the cost of key services like higher education and health care have soared, while consumer goods like cars and televisions have become more affordable relative to inflation

Rising Costs, *continued*

Table 28. Student debt upon graduation, Ohio 4-year colleges and universities, Class of 2012

	Average student debt	Percentage of graduates with student debt
All 4-year colleges and universities	\$29,037	69%
Public, 4-year colleges and universities	\$27,990	68%
Private nonprofit, 4-year colleges and universities	\$32,389	73%
Top 5 public, 4-year colleges and universities (by enrollment)	\$	%
1 The Ohio State University	\$26,409	59%
2 University of Cincinnati	\$30,078	69%
3 Kent State University	\$31,954	76%
4 Ohio University	\$27,060	67%
5 University of Akron	\$23,392	73%
Top 5 private nonprofit, 4-year colleges and universities (by enrollment)	\$	%
1 University of Dayton	\$40,628	62%
2 Case Western Reserve University	\$37,610	52%
3 Xavier University	\$32,155	70%
4 Ashland University	\$36,058	87%
5 Tiffin University	\$30,119	73%

Source: *The Institute for College Access & Success, Project on Student Debt, 2013*

Note: Franklin University would appear as #4 under the Top 5 private nonprofit colleges and universities except that data was not provided

- Seven out of 10 students graduating from Ohio colleges and universities graduate with student debt, which averages \$29,037 per student upon graduation
- Among the top five public, four-year colleges and universities in Ohio by enrollment, Kent State has the largest share of graduates with student debt (76%) and the most student debt per graduate (\$31,954)
- Among the top five private nonprofit, four-year colleges and universities in Ohio, Ashland University has the largest share of graduates with student debt (87%), while graduates of the University of Dayton have the most student debt per graduate (\$40,628)

Rising Costs, *continued*

Table 29. Comparison of household student debt to income for households with student debt, United States, 1992-2010

Year	Median household income		Average outstanding student debt	
	Amount (2010 dollars)	% change from 1992	Amount (2010 dollars)	% change from 1992
1992	\$38,855	-	\$11,480	-
1995	\$37,201	-4.3%	\$11,489	0.1%
1998	\$41,471	6.7%	\$18,974	65.3%
2001	\$46,788	20.4%	\$18,627	62.3%
2004	\$46,174	18.8%	\$20,563	79.1%
2007	\$46,273	19.1%	\$24,707	115.2%
2010	\$41,000	5.5%	\$26,193	128.2%

Source: Beth Akers and Matthew M. Chingos. "Is a Student Loan Crisis on the Horizon?" Washington, DC: Brown Center on Education Policy at Brookings, June 2014, Appendix Table 3

Since 1992, outstanding household student debt in the United States has grown by nearly 130% while at the same time income in those households has grown by less than 6%

Rising Costs, *continued*

Table 30. Housing and transportation affordability in Ohio's 10 largest counties, 2005-2009

County	Total households	Households spending over 45% of income on housing and transportation	Housing costs as a percentage of median household income	Transportation costs as a percentage of median household income	H+T Affordability Index	
Butler	128,911	99,989	77.6%	24.6%	27.6%	52.1%
Cuyahoga	541,118	348,737	64.4%	24.8%	25.2%	50.0%
Franklin	452,524	303,941	67.2%	24.5%	25.1%	49.7%
Hamilton	332,323	186,331	56.1%	23.0%	25.1%	48.1%
Lorain	109,296	99,239	90.8%	25.4%	29.6%	54.9%
Lucas	180,029	144,316	80.2%	23.9%	29.0%	52.9%
Mahoning	99,240	89,744	90.4%	22.3%	32.4%	54.7%
Montgomery	223,859	179,493	80.2%	23.4%	27.9%	51.3%
Stark	150,562	130,054	86.4%	22.6%	30.7%	53.4%
Summit	221,713	174,807	78.8%	25.2%	28.0%	53.2%

Source: Center for Neighborhood Technology, H+T Affordability Index

Note: The traditional measure of affordability recommends that housing cost no more than 30% of household income. However, that benchmark ignores transportation costs, which are typically a household's second largest expenditure. The H+T Index offers an expanded view of affordability, one that combines housing and transportation costs and sets the cost burden benchmark at no more than 45% of household income. Housing costs are based on selected monthly owner costs and gross rent from the American Community Survey 5-Year Estimates. Transportation costs are a function of motor vehicle ownership and use, transit use, and the costs associated with those variables.

- Traditional definitions of affordability include housing costs but not transportation costs
- The H+T Affordability Index was designed to measure true affordability by adding together housing and transportation costs as a percentage of household income
- Among Ohio's 10 largest counties by population, Lorain and Mahoning are the least affordable with, respectively, the highest and second highest percentage of cost burdened households (90.8% and 90.4%) and, respectively, the highest and second highest total amount spent on housing and transportation as a percentage of area median income (54.9% and 54.7%)
- Among the same counties, Hamilton is the most affordable with the lowest percentage of cost burdened households (56.1%) and the lowest H+T Index (48.1%)

Homelessness

Table 31. Homelessness in Ohio, 2013

Continuum of Care county	Chronic homeless	%	Homeless veterans	%	Total homeless	Homeless per 10,000 pop.	Share of all Ohio homeless
<i>Ohio, total</i>	1,658	13.5%	1,373	11.1%	12,325	10.7	100.0%
Cuyahoga	303	14.2%	313	14.7%	2,129	16.9	17.3%
Franklin	309	20.8%	309	20.8%	1,488	12.3	12.1%
Hamilton	274	20.7%	175	13.2%	1,326	16.5	10.8%
Lucas	149	16.6%	54	6.0%	900	20.6	7.3%
Mahoning	42	18.5%	15	6.6%	227	9.7	1.8%
Montgomery	64	6.1%	131	12.6%	1,041	19.4	8.4%
Stark	71	13.6%	52	10.0%	522	13.9	4.2%
Summit	116	13.5%	97	11.3%	862	15.9	7.0%
Remainder of Ohio	330	8.6%	227	5.9%	3,830	6.2	31.1%

Source: Coalition on Homelessness and Housing in Ohio, 2013 Homelessness Report

- Among Ohio's eight Continuum of Care counties, Lucas has the highest number of homeless for every 10,000 people (20.6) and Mahoning has the lowest (9.7)
- Among the same counties, Franklin has the highest percentage of homeless who are veterans (20.8%) as well as the highest percentage who are chronically homeless (also, 20.8%)



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