

Ohio Senate Health Committee Hearing
Interested Party Testimony from United Way of Central Ohio on House Bill 96

Chair Huffman, Vice Chair Johnson, Ranking Member Liston, and members of the Health Committee, thank you for your leadership and for the opportunity to provide testimony today.

My name is Melanie Hill, Director Data Analysis at United Way of Central Ohio and the Ohio representative for ALICE data. I am here today alongside my colleague Maryam Keifer to inform you about important research that is relevant to the work of this committee.

ALICE is an acronym for Asset Limited, Income Constrained, Employed, describing households in our community that earn above the Federal Poverty Level (FPL) but less than what it costs to make ends meet in today's economy. The outdated FPL does not truly capture all individuals struggling financially in Ohio. This is why ALICE data is essential in helping legislators and administrators understand the impact of policies aimed at working families.

The 2025 report, released yesterday, shows that in 2023 (the latest data available) 39% of all households in Ohio fell below the ALICE threshold of financial stability. You may already be aware that 14% of households in Ohio fall below the FPL, but you may not be aware that nearly twice as many households – 25% are above the FPL but below the ALICE threshold. This means that although working, there is not enough income in the household to cover the basics.

ALICE is based on a household survival budget reflecting the minimum costs of household necessities, which includes housing, child-care, food, transportation, health care, and technology; plus taxes, adjusted for different counties and household types. The ALICE threshold is the minimum average income that a household needs to afford basic costs, and this is calculated for all US counties. Below ALICE threshold includes households in poverty and ALICE households combined.

The trend over the last decade or so has been an increase in the number and percentage of ALICE households across the state, and a relatively flat rate of households in poverty. For example, the latest data shows that in while the total number of households in Ohio increased by 8%, and the number of households in poverty increased by 1% - modest increases – the number of ALICE households increased by 14%!

It is important to look at the data through a demographic lens because there are some groups experiencing hardship at a higher rate than others. For example, in 2023 the youngest and oldest households had the highest rates of financial hardship – 64% of households headed by someone under age 25, and 49% of households headed by someone age 65 or older. However, households headed by people ages 25-44 and 45-64 had hardship rates in the low 30

percentages. We see stark differences between different race/ethnic groups, household types, and location. These differences are detailed in the full report.

The last thing I'd like to do today is make you aware of some of the interactive features on the United for ALICE website. There are interactive tools and maps including a wage calculator, economic viability dashboard, and a legislative district map that shows ALICE data by state Congressional and Legislative Districts.

In Chair Huffman's District (5) for example, a smaller percentage of households are struggling compared to the state overall with 35% below the ALICE threshold. Within the committee, Ranking Member Liston's district (16) has the lowest percentage of households below the ALICE threshold at 29% while Member Ingram's district (9) has the highest percentage of households below the ALICE threshold at 48%. The ALICE report and interactive data tools can be very useful in deepening your understanding of the community dynamics and community need at the state, county and more local levels.

Thank you for taking the time to learn about ALICE data and considering how it can be used to further inform the important work you do.

Contact:

Melanie Hill
Director, Data Analysis
United Way of Central Ohio
Melanie.hill@uwcentralohio.org