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Ohio Poverty Report

April 2011



THE OHIO POVERTY REPORT

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Don Larrick, Principal Analyst
Policy Research and Strategic Planning, Ohio Department of Development
PO Box 1001, Columbus, Oh. 43216-1001
Production Support:
Steven Kelley, Editor
Robert Schmidley, GIS Specialist

TABLE OF CONTENTS

| | Page |
|--|------|
| Introduction and Executive Summary | 1 |
| Introduction..... | 2 |
| Executive Summary | 3 |
| Ohio’s Poverty Rate History, with Comparisons to the U.S. | 5 |
| Recent Trends in Individual Poverty Rates | 7 |
| Recent Trends in Family Poverty Rates..... | 9 |
| The Relation of Ohio’s Poverty Rate with Selected Economic Variables | 11 |
| The Geographic Distribution of Poverty in Ohio | 13 |
| Counties 2005-2009 | 15 |
| Other Types of Areas 2005-2009..... | 17 |
| The Poor and the Near Poor | 19 |
| The Circumstances of Poverty: Variations and Trends | 21 |
| Employment Status | 23 |
| Household Type and the Presence of Related Children..... | 25 |
| Cash Public Assistance | 27 |
| Educational Attainment..... | 29 |

| | |
|--|-----------|
| Age Groups | 31 |
| Race and Hispanic Status | 33 |
| Appendices | 35 |
| Defining and Measuring Poverty..... | 36 |
| Experimental Measures of Poverty | 38 |
| Family Income Inequality and Poverty Rates..... | 40 |
| Detailed Tables | 41 |
| Table A1: Persons and Families in Ohio and the U.S. in Poverty, 1989-2009..... | 42 |
| Table A2: Ohio's Poverty and Unemployment Rates, and Inflation-Adjusted Per Capita Personal Income, 1989-2009 | 43 |
| Table A3a: The Number and Percentage of Poor Persons by County, 1989-2009..... | 44 |
| Table A3b: The Number and Percentage of Poor Persons in Selected Areas, 1989-2009 | 47 |
| Table A4: The Ratio of Income to Poverty Level for Persons by County, 2005-2009..... | 50 |
| Table A5: Poverty by Family Type and Work Experience for Selected Years | 53 |
| Table A6: Poverty by Household Type and Presence of Related Child(ren) for Selected Years..... | 57 |
| Table A7: Cash Public Assistance Reciprocity by Poverty Status and Family Type for Selected Years | 58 |
| Table A8: Poverty by Educational Attainment Among Persons Age 25 and Older for Selected Years..... | 59 |
| Table A9: Poverty by Age Group for Selected Years | 60 |
| Table A10: Poverty by Race and Hispanic Status for Selected Years..... | 61 |
| Notes | 62 |
| Sources and References Cited..... | 65 |

INTRODUCTION AND EXECUTIVE SUMMARY

INTRODUCTION

Clients of Policy Research and Strategic Planning frequently request detailed and current information about poverty and the near poor in Ohio. Clients include governmental organizations such as the Departments of Aging, Health, Job and Family Services, Youth Services, other agencies in Development, the Legislative Services Commission and local governments as well as private sector advocacy organizations and the general public. All of them desire information regarding eligibility for programs such as Medicaid, Children's Health Insurance, and Head Start, among others, and Census Bureau data on poverty and the near poor help answer their questions. This report covers changes from 1989 through 2009, although most of the detailed data analysis is based on the decennial censuses (1989 and 1999) and the American Community Survey data sets (2005-2009 for smaller areas and 2009 for the state summary).

This report provides a general description of trends and variations in poverty in Ohio. Four sections follow this introduction and executive summary. The first shows how poverty rates in Ohio have changed over time, and compares them with rates for the nation. Comparisons and variations with contemporary unemployment rates and inflation-adjusted per capita income are discussed. The second notes variation between counties and other kinds of geographic areas. The third shows variations and trends in poverty rates by social circumstances and personal characteristics such as employment history, public assistance, education, household and family type, age, race, and Hispanic status. The fourth is an appendix with detailed tables and discussions of the measurement of poverty and income inequality. The graphs and many of the discussions herein are based on, and refer to, the appendix tables.

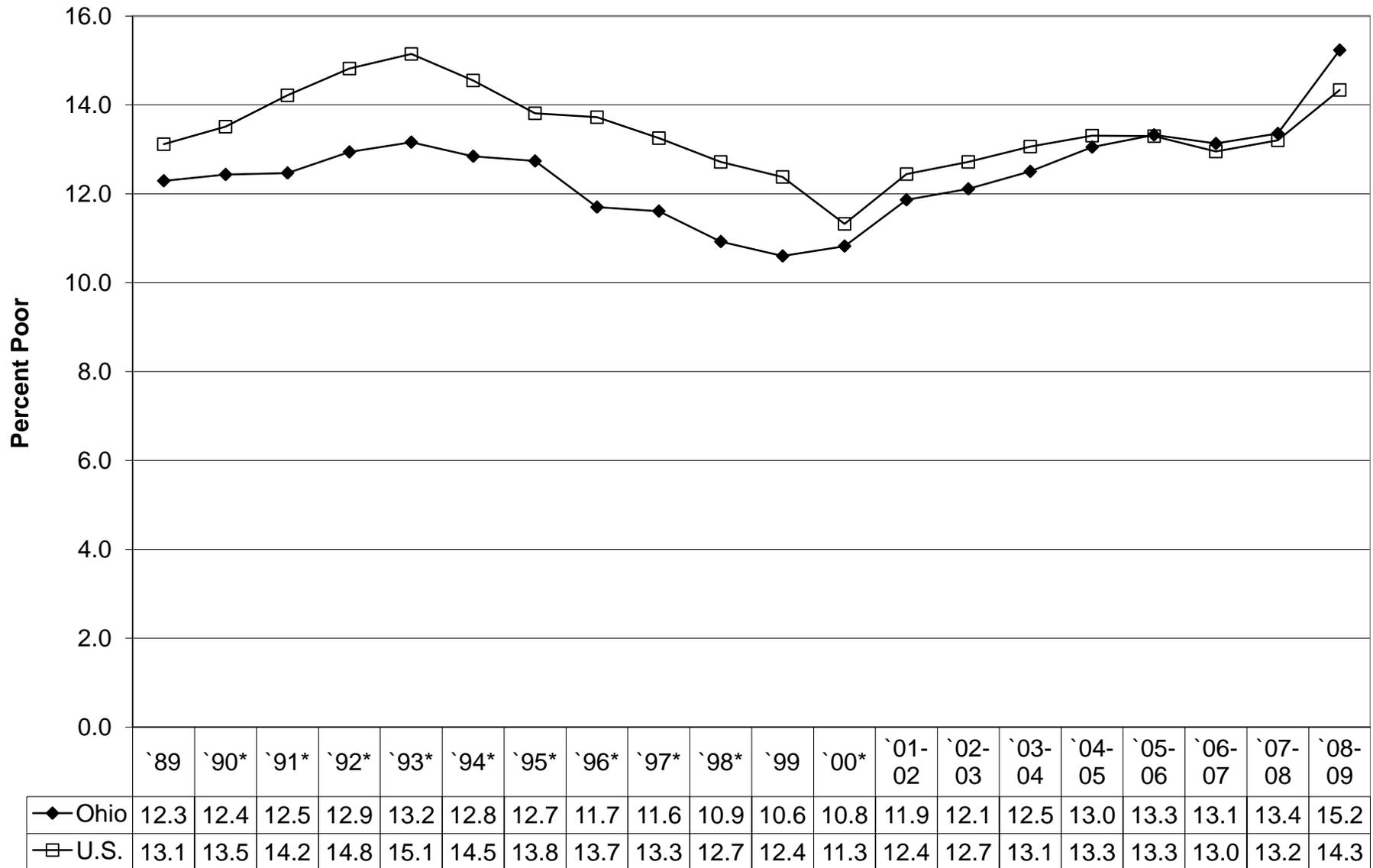
Statistics used in this report come principally from the U.S. Census Bureau – specifically the decennial censuses, the annual Current Population Surveys, and the American Community Survey (which replaces the social and economic survey questions from the decennial census). Other sources include the Ohio Department of Job and Family Services for annual unemployment rates, the U.S. Bureau of Economic Analysis for per capita income, and the U.S. Bureau of Labor Statistics for the consumer price index.

EXECUTIVE SUMMARY

- According to the 2009 American Community Survey (the latest available data):
 - An estimated 1,710,000 people in Ohio were poor – that is 15.2 percent of all persons for whom poverty status was determined; the corresponding figures for 1999 were 1,171,000 and 10.6 percent.
 - An estimated 328,000 families in Ohio were poor (11.1 percent); the corresponding figures for 1999 were 235,000 and 7.8 percent.
- Ohio's individual and family poverty rates typically have been a little lower than the corresponding national rates from 1989 (the first year in this report) until about 2005, after which Ohio's rates were nearly equal to or a little higher than the national averages.
- According to the 2005-2009 American Community Survey:
 - The counties with the lowest poverty rates were Delaware, Medina, Putnam, Union and Warren, ranging from 4.5 to 6.9 percent.
 - The counties with the highest poverty rates were Adams, Athens, Gallia, Pike and Scioto, ranging from 22.1 to 32.8 percent.
 - 16 percent of Appalachian Ohio, a 32-county area, was poor; the poverty rate for the rest of Ohio was 13.1 percent.
 - There were significant increases in poverty rates since 1999 for the vast majority of Ohio's counties and larger cities; poverty rates also are higher for summary types of areas: urban, rural, and metropolitan area divisions: both in- and outside of central cities.
- Poverty rates for families and individuals vary by circumstances and characteristics:
 - Families with the lowest poverty rates are married couples, or have no related children in the household, or have at least one full-time, year-round worker.
 - Poor families are more likely to receive cash assistance, but cash assistance seldom boosts families out of poverty.
 - Individuals with the lowest poverty rates are Asians or non-Hispanic whites, or 45-54 years of age, or have four-year college degrees or more.

OHIO'S POVERTY RATE HISTORY, WITH COMPARISONS TO THE U.S.

Percentages of Poor Persons in Ohio and the U.S., 1989-2009



Source: U.S. Census Bureau. Note: * - Data are from the Current Population Survey; data for hyphenated years are from the American Community Survey; data for '89 and '99 are from the decennial censuses.

RECENT TRENDS IN INDIVIDUAL POVERTY RATES

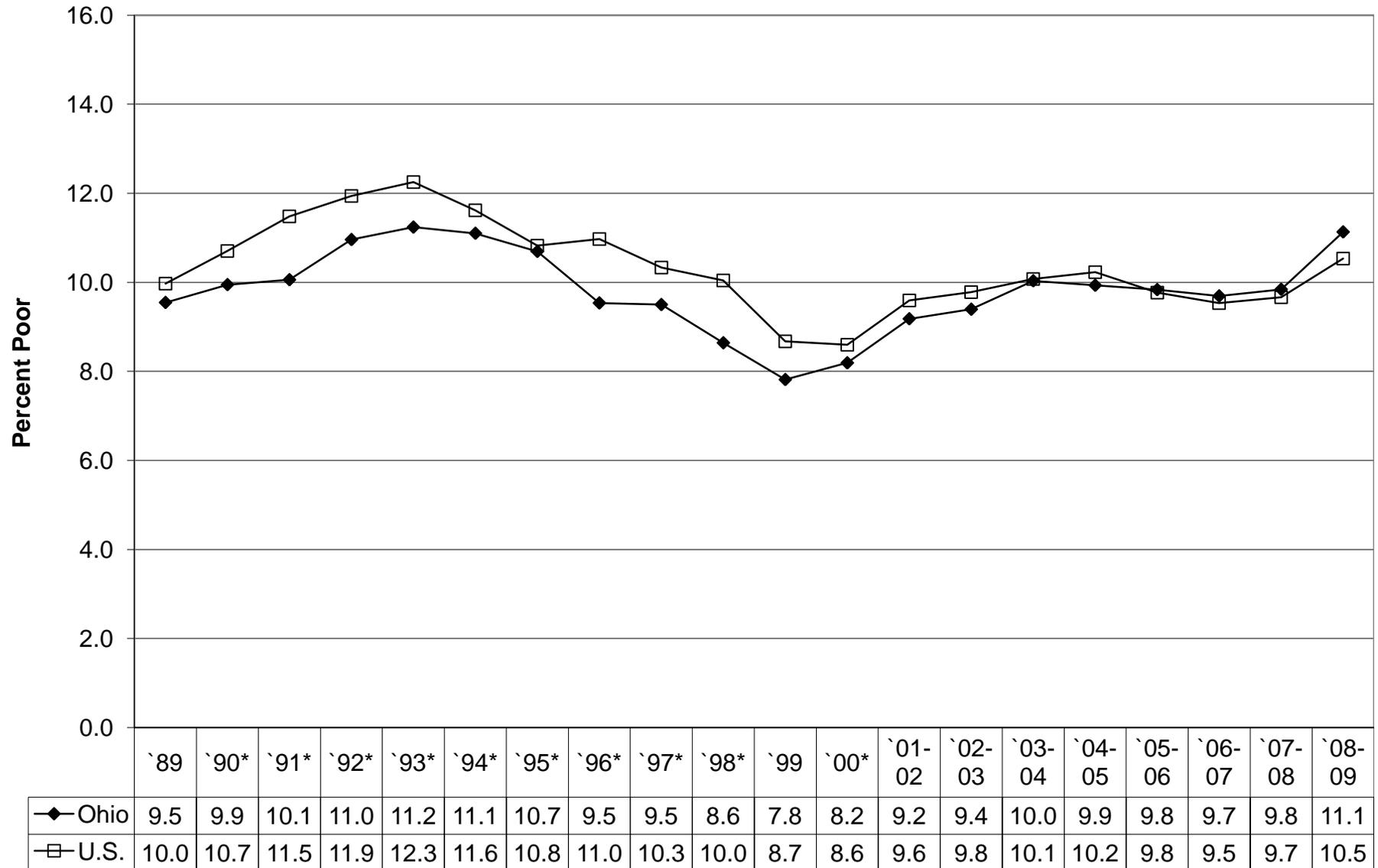
Data from the American Community Survey show that an estimated 1,710,000 people in Ohio were poor during 2008-2009 period.¹ This figure represents 15.2 percent of the 11,225,000 persons for whom poverty status was determined, and is the latest available. Both the number and percentage of poor people in Ohio appear to be significantly greater than in 1999, the last year for which decennial census data are available.

The graph above illustrates the variation in Ohio's poverty rate since 1989. It rose from 12.3 percent in 1989 to 13.2 percent in 1993, then gradually declined to 10.6 percent in 1999, but has again risen, this time to 15.2 percent.² Data from an earlier report (Office of Strategic Research, 2003) show similar variations: the historic low of 8.2 percent was recorded in 1974, and poverty rates above 13 percent appeared in 1983 and 1984.

The graph above also shows that the poverty rate in Ohio usually was between one and two percentage points lower than the national rate during the 1990s. (The Ohio poverty rates for 1990-1998 and 2000 are three-year moving averages centered on the year noted, but include data from the preceding and following years. The corresponding national rate is for the single year noted.) However, Ohio's poverty rate for much of the decade just past has differed little from the national average. (This coincides with the switch from Current Population Survey to the American Community Survey.) The two poverty rates and their changes over the years – regardless of the data source – closely track one another, implying that changes in Ohio are part of changes across the nation.

See Table A1

Percentages of Poor Families in Ohio and the U.S., 1989-2009



Source: U.S. Census Bureau. Note: * - Data are from the Current Population Survey; data for hyphenated years are from the American Community Survey; data for '89 and '99 are from the decennial censuses.

RECENT TRENDS IN FAMILY POVERTY RATES

American Community Survey data also show that about 328,000 families in Ohio were poor during the 2008-2009 period. That figure represents 11.1 percent of approximately 2,947,000 families in the state. Both the number and percentage of poor families here appear significantly greater than the decennial census figures referring to 1999.

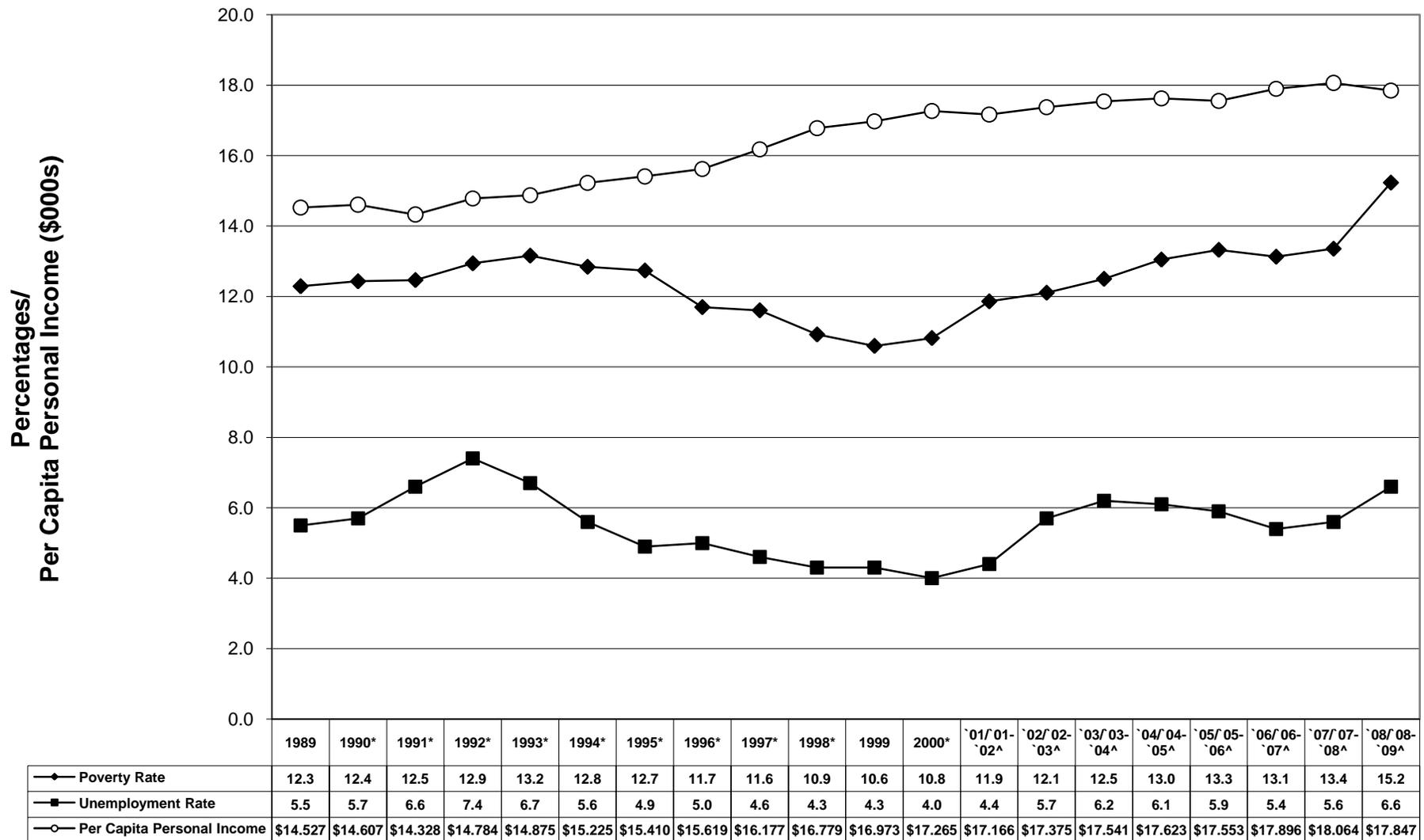
The preceding graph illustrates the variations in poverty rates since 1989. From 9.5 percent in 1989, the poverty rate rose to 11.2 percent in 1993, dropped to 7.8 percent in 1999, jumped to 10 percent in 2003-4, and changed little until it rose to 11.1 for 2008-9. The historic low was 6.6 percent in 1974 (Office of Strategic Research, 2003).

As has been true for *persons* for whom poverty status is determined, the *family* poverty rate in Ohio has approximated or been below the national family poverty rate. (Again, the Ohio family poverty rate is a three-year moving average for all of the 1990s and 2000 except for the decennial census years of 1989 and 1999. The corresponding national rate is specific to the year.) The two poverty rates also closely track one another, consistent with the idea that changes in Ohio are part of the changes across the country.

The reason that changes over time in individual and family poverty rates nearly parallel one another is that most persons live in families. The reason that family poverty rates are lower than poverty rates for individuals is that persons not in families are assumed not to share their resources – notably income(s).³ See the Appendix section on Defining and Measuring Poverty for examples of how poverty thresholds vary with the size and compositions of families.

See Table A1

Ohio: Percentages of Persons in Poverty and Unemployed with Inflation-Adjusted Per Capita Personal Income (\$000s)



Sources: U.S. Bureaus of the Census, Economic Analysis, and Labor Statistics, and the Ohio Dept. of Job and Family Services. Notes: * - the poverty rate is a three-year moving average; ^ - '01/'01-'02 refers first to the calendar year for unemployment and per capita income, and then to the blended sets of 12-month periods over the two years referenced by the American Community Survey.

THE RELATION OF OHIO'S POVERTY RATE WITH SELECTED ECONOMIC VARIABLES

The preceding chart shows changes in the poverty rate for persons, the unemployment rate, and per capita personal income (adjusted for inflation) from 1989 through 2009. While trends in Ohio's poverty rate for persons appear related to trends in the unemployment rate and the real income growth, they are not as consistent as one might initially think. This is particularly true of the per capita income changes. Per capita personal income is the broadest measure of income in a society, and because poverty is defined as insufficient income, it seems reasonable to believe that as real per capita income increases, the poverty rate for persons declines. Yet the graph above shows that for the entire period of 1989 to 2007, real per capita income grew most years – 1991, 2001 and 2005 were the exceptions – while the poverty rate fell and rose. It was only during the period of about 1995 to 2000 – when we see a relatively rapid increase in real per capita income – that we also see a notable decline in the poverty rate from 12.7 percent to 10.8 percent. Since 2001, real per capita income has grown relatively slowly and the poverty rate has risen.

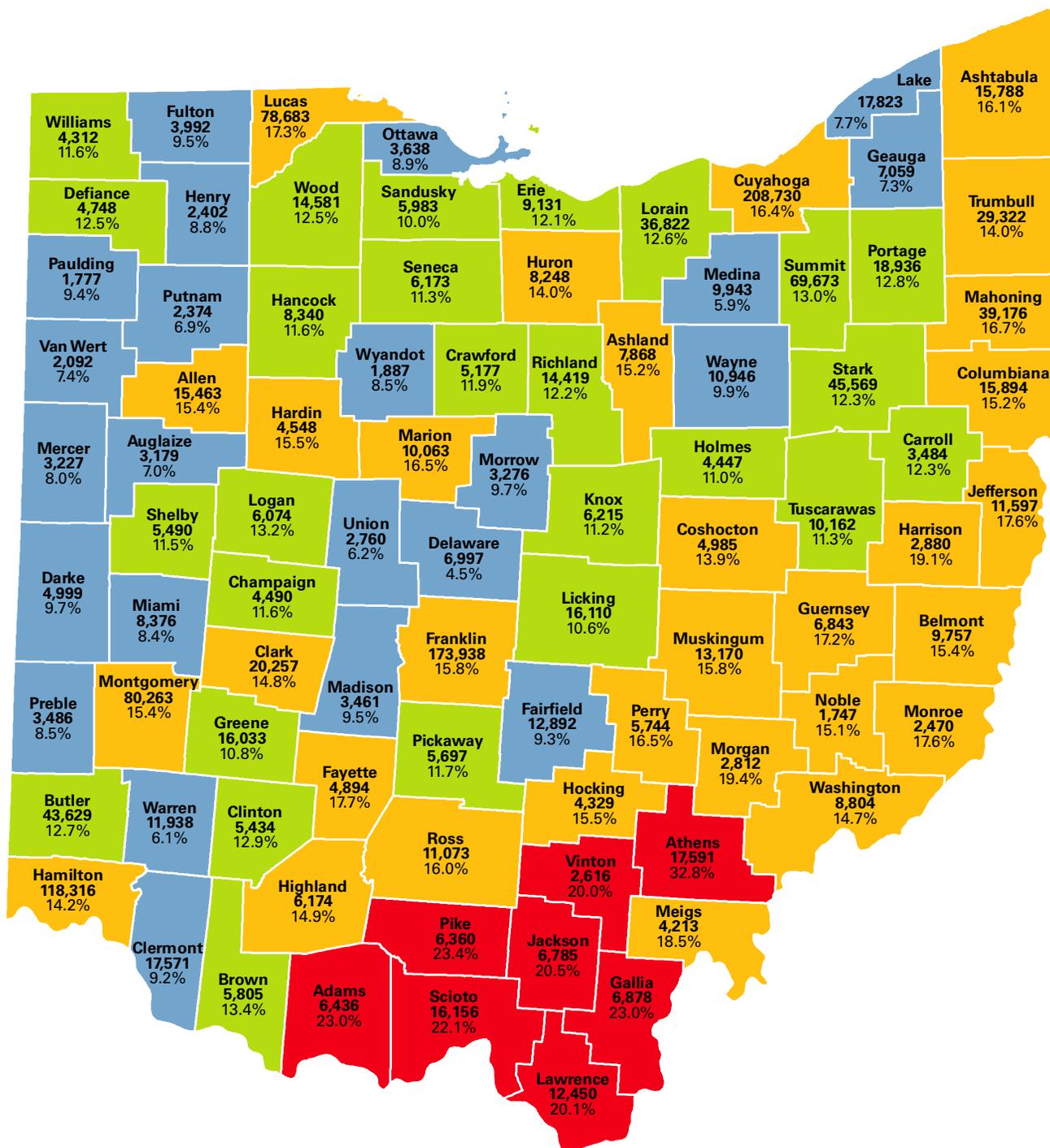
Similarly, it seems reasonable that poverty and unemployment rates would move in tandem because jobs are the major source of income. The relationship seems to be broadly true, based on the changes graphed above; however, poverty rate changes may lag changes in the unemployment rate by about a year. For example, the unemployment rate rose from 1989 to 1992, declined until 2000, after which it rose until 2003, declined a bit until 2007, and then rose. Ohio's poverty rate increased slightly from 1989 to 1993, and declined to a low point in 1999. It rose until about 2005, paused for a year or two, and then jumped.

The loose association of poverty with per capita personal income and the unemployment rate suggests that the nature of the associations may be more complex than some people initially think. It should be remembered that poverty usually is defined in a family context, while the two economic factors refer to individuals. There are lots of possible combinations of a husband and wife (the most common type of family) and their labor force status – not in the labor force, unemployed, employed (full time or part time) – any change in which may or may not impact the family's poverty status. For example, a husband losing his job will, all other things being equal, increase the unemployment rate (assuming he still looks for work) and decrease the family income. However, it may or may not put his family into poverty, perhaps depending on how long he is out of work, how much his wife works, her income level, and the presence of children. Conversely, a husband's new job will reduce the unemployment rate and increase the family income, but it may or may not pull his family out of poverty – also depending on the circumstances just mentioned. There are non-economic factors that also may play a role in changing poverty levels. These are discussed in the circumstances of poverty section.

See Table A2

THE GEOGRAPHIC DISTRIBUTION OF POVERTY IN OHIO

Poverty in Ohio by County 2005-2009 American Community Survey



Statewide Poverty
1,526,350
13.6%

Percentage
County Population
in Poverty

- 4.5% - 9.9%
- 10% - 13.5%
- 13.6% - 19.9%
- 20% - 32.8%

This map shows the 2005-2009 American Community Survey estimates of the number and percentage of persons in poverty by county

Source:
2005-2009 American Community Survey,
U.S. Census Bureau

Prepared by:
Ohio Department of Development,
Policy Research and Strategic Planning
April 2011

COUNTIES 2005-2009

The map above shows the variation in poverty rates across Ohio during the 2005-9 period, the first data from the American Community Survey covering all counties since the 2000 Census. The rates ranged from 4.5 percent in Delaware to 32.8 percent in Athens.⁴ Altogether, 23 counties had poverty rates less than 10 percent, 26 had rates ranging from 10 to 13.4 percent – less than the 13.6 percent characterizing the state as a whole, 31 counties had rates above the state average but less than 20 percent, and eight counties had rates of 20 percent or higher. The median county poverty rate in the state was 12.75 percent; 44 counties were above that mark, and 44 were below.

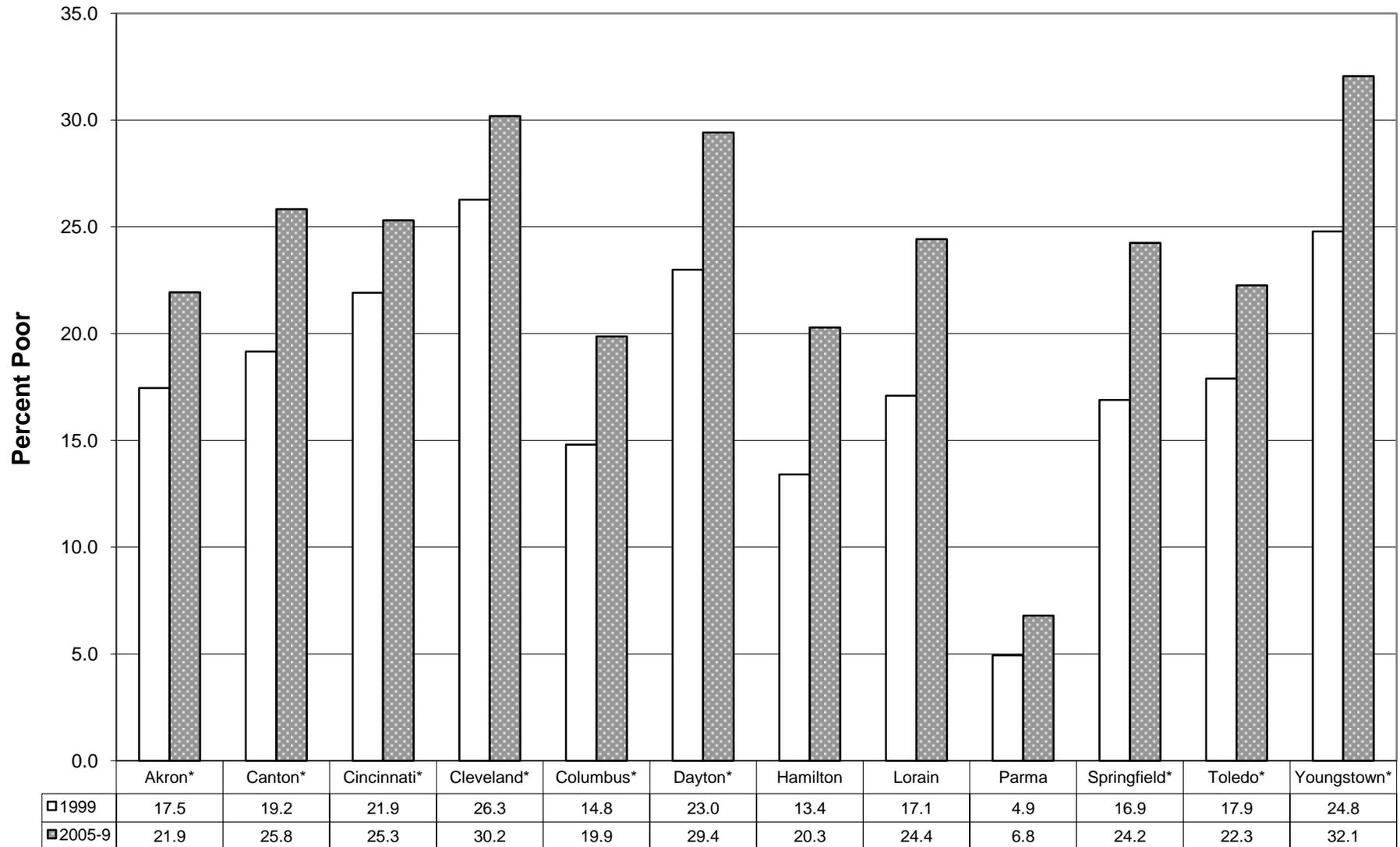
Some types of areas had poverty rates higher than other types. Most notably, the 32-county Appalachian area⁵ had a poverty rate of 16.0 percent – about 313,500 of its 1,958,000-plus people in Ohio. Although poverty rates among Appalachian counties range from 9.2 to 32.8 percent, the 11 counties with the highest poverty rates in Ohio were Appalachian. The poverty rates for counties in the remainder of Ohio ranged from 4.5 to 17.7 percent, with an area average of 13.1 percent – about 1,212,000 people out of almost 9,236,000.

A closer look at the map above also reveals relatively high poverty rates in most of the counties with metropolitan area central cities. Allen (Lima), Clark (Springfield), Cuyahoga (Cleveland), Franklin (Columbus), Hamilton (Cincinnati), Jefferson (Steubenville), Lucas (Toledo), Mahoning (Youngstown), Montgomery (Dayton), Trumbull (Warren) and Washington (Marietta) all had poverty rates higher than the state average of 13.6 percent. The remaining counties with metropolitan area central cities – Butler (Middletown), Erie (Sandusky), Richland (Mansfield), Stark (Canton) and Summit (Akron) – had poverty rates below the state average. However, Summit's poverty rate – 13.0 percent – is just above the county median. The 16 counties collectively had nearly 967,000 poor out of almost 6,429,000 people for whom poverty status was determined – a poverty rate of 15.0 percent. The 967,000 also comprise 63.4 percent of all poor people in Ohio.

The data in Appendix Table A3a show that the poverty rate for the state rose significantly from 10.6 percent in 1999 to 13.6 percent for the 2005-2009 period. The increase was widespread across the state with significant increases evident in 66 counties. (Although there is an overlap in ranges of population sizes, counties where significant increases were noted tend to be larger than those where no significant changes were observed.) Not one county had a significant decrease in its poverty rate.

See Table A3a

Changes in Poverty Rates in Ohio's 12 Largest Cities: 1999 to 2005-9



Source: U.S. Census Bureau.

Note: * - A metropolitan area central city.

OTHER TYPES OF AREAS 2005-2009

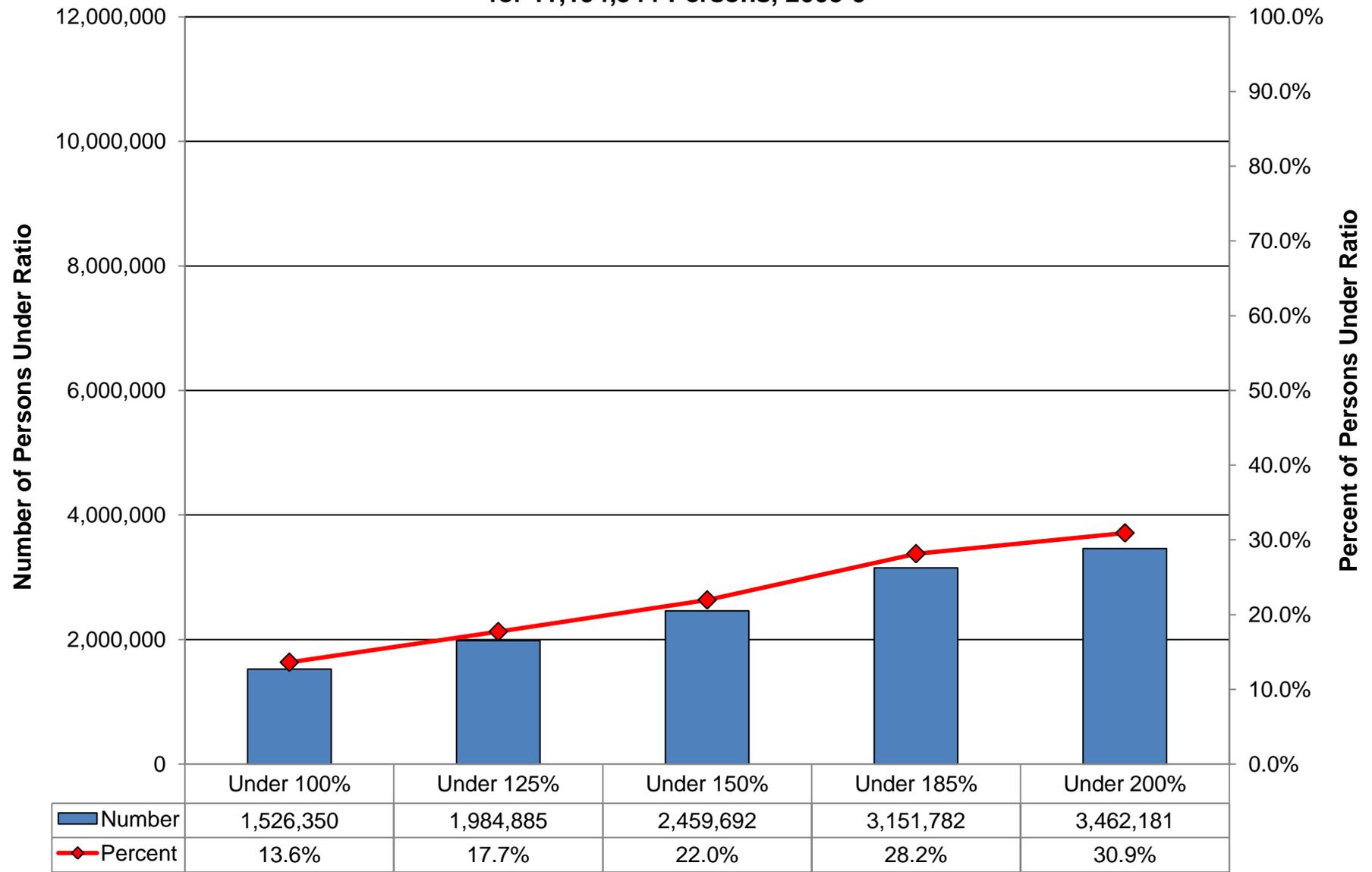
The chart above shows how the poverty rates of the 12 largest cities in Ohio have changed since 1999: all were significantly higher in 2005-9 than in 1999. Collectively, the cities have 22.8 percent of all Ohioans for whom poverty status was determined in 2005-9, and 39.5 percent of all Ohioans in poverty. It should also be noted that 11 of the 12 cities have higher poverty rates than the counties in which they are located. This is true of Akron (Summit), Canton (Stark), Cincinnati (Hamilton), Cleveland (Cuyahoga), Columbus (Franklin), Dayton (Montgomery), Hamilton (Butler), Lorain (Lorain), Springfield (Clark), Toledo (Lucas) and Youngstown (Mahoning). The only exception is Parma (Cuyahoga).

The principal cities of metropolitan areas (i.e., the large cities for which the metropolitan areas are named) collectively had a higher poverty rate than people not in principal cities: 23.4 vs. 9.2 percent. Both were higher than the corresponding rates of 18.9 and 6.5 percent for 1999. The American Community Survey data summarize poverty statistics for other types of areas within Ohio. Data in Appendix Table A3b show the poverty rate in urban areas (densely populated areas with at least 2,500 people) was estimated at 15.2 percent, up from 11.5 percent in 1999; the poverty rate for rural areas was estimated at 8.9 percent, also up from 7.6 percent in 1999. (Rural areas include people living on farms and in settlement clusters of less than 2,500 people.) The poverty rate for metropolitan areas was 13.5 percent, up from 10.6 percent in 1999. All of these summary percentage increases from 1999 to 2005-9 appear to be statistically significant. However, caution is warranted for such conclusions.⁶

The summary rise in the urban poverty rate is the aggregation of many local components. American Community Survey data for the 86 cities in Ohio with at least 20,000 people show that 61 experienced significant increases in their poverty rates after 1999. None of these cities had a significantly lower poverty rate during 2005-9 than it had in 1999. Beyond these summary statements, the experiences of cities varied widely. Seven cities had poverty rates exceeding 30 percent in 2005-9: Athens, Bowling Green, Cleveland, Kent, Oxford, Portsmouth and Youngstown; the increased poverty rates since 1999 were significant for all but Athens and Oxford.⁷ There were 14 cities with poverty rates below five percent: Avon Lake, Beavercreek, Dublin, Gahanna, Hilliard, Hudson, Mason, N. Royalton, Perrysburg, Solon, Strongsville, Upper Arlington, Westerville and Westlake. Yet even in Beavercreek, Hilliard, Hudson, Mason, Strongsville, Upper Arlington and Westlake, the poverty rates were significantly higher than in 1999. See Appendix Table A3b for data for all 86 cities.

See Table A3b

Poor and Near-Poor Persons in Ohio: The Ratio of Income to Poverty Level for 11,194,344 Persons, 2005-9



Source: U.S. Census Bureau

THE POOR AND THE NEAR-POOR

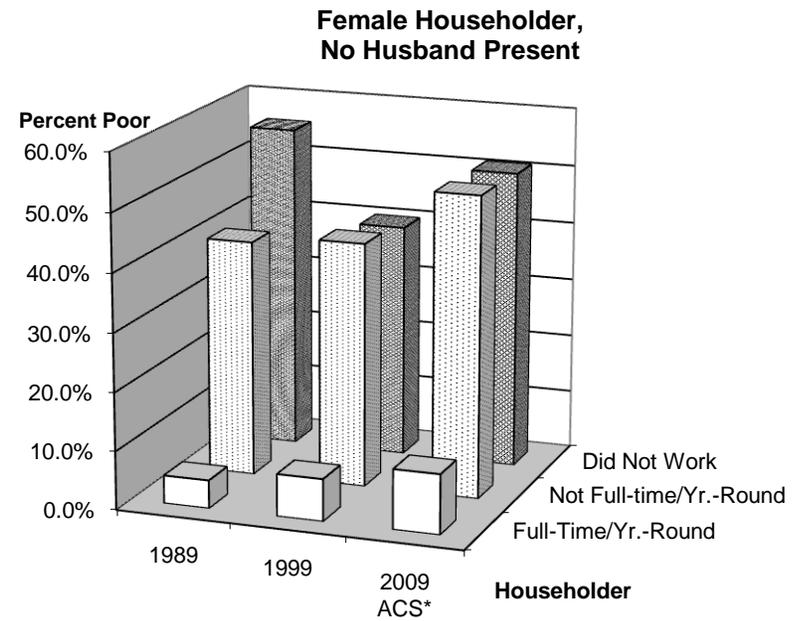
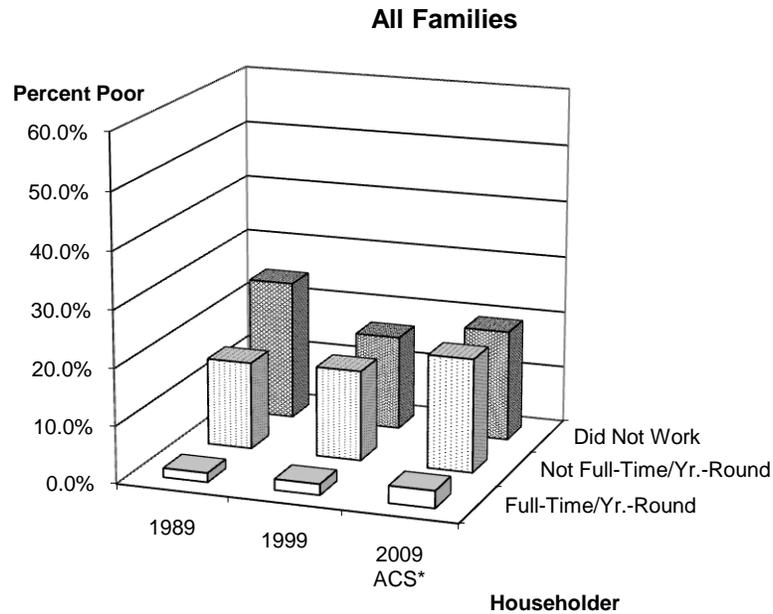
In addition to the number of poor people, there are programmatic needs to understand the number of people who are more or less close to being poor. The chart above illustrates how many people in Ohio are poor or relatively close to poverty. The left-most column shows the number of poor persons exceeded 1,526,000 during the 2005-2009 period of data collection. That figure was 13.6 percent of the 11,194,000-plus people for whom poverty status was determined. The right-most column shows over 3,462,000 people – 30.9 percent of the population – had (or were in families with) incomes less than 200 percent of the poverty level. Those figures include the 1,526,000-plus who were poor and an additional 1,935,000-plus – 17.3 percent – who were not poor, but more or less close to being poor. The middle three columns show numbers and percentage of Ohioans in other commonly requested categories: 125, 150, and 185 percent of the ratio of income to the poverty level. The percentages shown above differ only slightly from the national averages. The corresponding figures for the U.S. were 13.5, 17.9, 22.4, 28.7 and 31.4 percent.

As with county poverty rates, the variation of poverty-and-near-poverty rates within Ohio was notable. Delaware County had the lowest percentage of those under 200 percent of the poverty level – 12.6, and Athens County had the highest such percentage – 52.1. Altogether, 11 counties had poverty-and-near-poverty rates of at least 40 percent, 44 counties had rates between 30 and 40 percent, 29 counties had rates between 20 and 30 percent, and four counties had rates less than 20 percent. Appalachian counties collectively had 36.9 percent below 200 percent of the poverty level. The corresponding rate for non-Appalachian counties was 29.7 percent. Appendix Table A4 also shows by county the numbers and percentages of persons at other poverty-and-near-poverty rates of 125, 150 and 185 percent.

See Table A4

THE CIRCUMSTANCES OF POVERTY: VARIATIONS AND TRENDS

Poverty Status by Employment Status



| | 1989 | 1999 | 2009 ACS* |
|-------------------------|-------|-------|-----------|
| Full-Time/Yr.-Round | 1.6% | 1.9% | 3.0% |
| Not Full-Time/Yr.-Round | 15.3% | 15.8% | 19.9% |
| Did Not Work | 24.5% | 16.5% | 19.4% |

| | 1989 | 1999 | 2009 ACS* |
|-------------------------|-------|-------|-----------|
| Full-Time/Yr.-Round | 4.8% | 7.2% | 10.2% |
| Not Full-time/Yr.-Round | 40.4% | 41.8% | 51.5% |
| Did Not Work | 55.6% | 40.1% | 51.0% |

Source: U.S. Census Bureau.

Note: * - 2009 American Community Survey data actually cover January 2008 through November 2009.

EMPLOYMENT STATUS

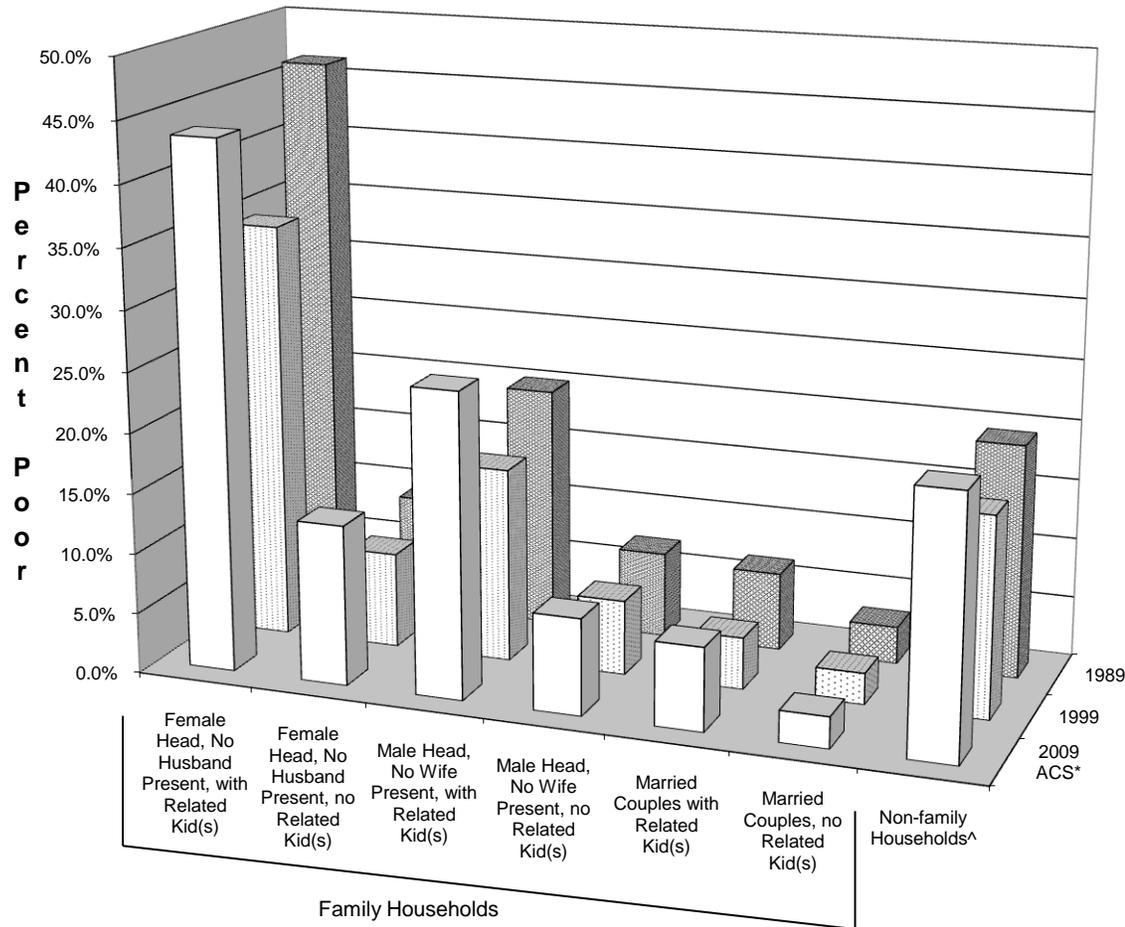
There are two points to be made about employment status and the risk of poverty. First, there is nothing like a full-time, year-round job for minimizing the risk of poverty. The family of a householder with such a job generally has had no more than one chance in 30 of being poor starting with the 1990 Census. (Householders may be male or female. Even among married couples, the Census Bureau's tabular data make no distinction by sex.) By contrast, 15 to 20 percent of the families of householders that worked less than full-time, year-round, were poor. Poverty rates among families of householders that did not work at all were even higher, ranging from 16 to 25 percent. (Undoubtedly some of the householders that did not work at all were retired and received pensions. Given the lower-than-average poverty rates for persons age 65 and over, the poverty rates for families of householders that did not work at all and received no pension income were even higher than shown.)

A full-time, year-round job goes a long way towards alleviating poverty among higher risk families. Those headed by a man with no wife present have had poverty rates between 2 and 5 percent dating from the 1990 Census, while those headed by a woman with no husband present have ranged between 4 and 11 percent. Poverty rates ranged from 21 to 32 percent for all families when the male-householder-with-no-wife-present did not work full-time, year-round, and from 40 to 56 percent for female-householder-with-no-husband-present families in the same set of circumstances.

This leads to the second point: being married to someone with a full-time, year-round job also reduces the risk of poverty for a family far below average. Even if only one spouse works full-time, year-round, and the other does not work at all, the risk still has been less than 6 percent going back to the 1990 Census. If one works full-time, year-round, and the other works less than full-time, year-round, there has been less than one chance in 50 that the family will be poor. If both husband and wife work full-time, year-round, the risk nearly vanishes. Poverty rates rise above 10 percent when one spouse worked less than full-time, year-round, and the other spouse did not work at all. Poverty rates for couples where neither one worked never rose above 14 percent during this time period. (One possible explanation for the comparatively low poverty rate for this last circumstance is that a number of the couples may be retired.)

See Table A5

Poverty Status by Household Type and Presence of Related Child(ren)



| | Female Head, No Husband Present, with Related Kid(s) | Female Head, No Husband Present, no Related Kid(s) | Male Head, No Wife Present, with Related Kid(s) | Male Head, No Wife Present, no Related Kid(s) | Married Couples with Related Kid(s) | Married Couples, no Related Kid(s) | Non-family Households [^] |
|-----------|--|--|---|---|-------------------------------------|------------------------------------|------------------------------------|
| 2009 ACS* | 43.6% | 13.3% | 25.2% | 8.0% | 6.9% | 2.6% | 21.4% |
| 1999 | 34.6% | 7.9% | 16.1% | 6.2% | 4.3% | 2.6% | 16.6% |
| 1989 | 46.4% | 9.6% | 20.1% | 7.1% | 6.5% | 3.1% | 19.4% |

Source: U.S. Census Bureau. Notes: * - 2009 ACS covers January 2008 through November 2009; ^ - Actually the poverty status of the householder.

HOUSEHOLD TYPE AND THE PRESENCE OF RELATED CHILDREN

The risk of poverty varies by the type of household in which people live and if children are present. The chart above shows that regardless of family type – married couple, male- or female-headed – families with at least one child have a greater risk of poverty than families with no children. It also shows that female-headed families have the greatest risk of poverty, while married couples have the lowest risk. Factors contributing to the higher poverty rates of female-headed households include the lower labor force participation rates of women with children – especially preschool children – and the generally lower incomes women earn.

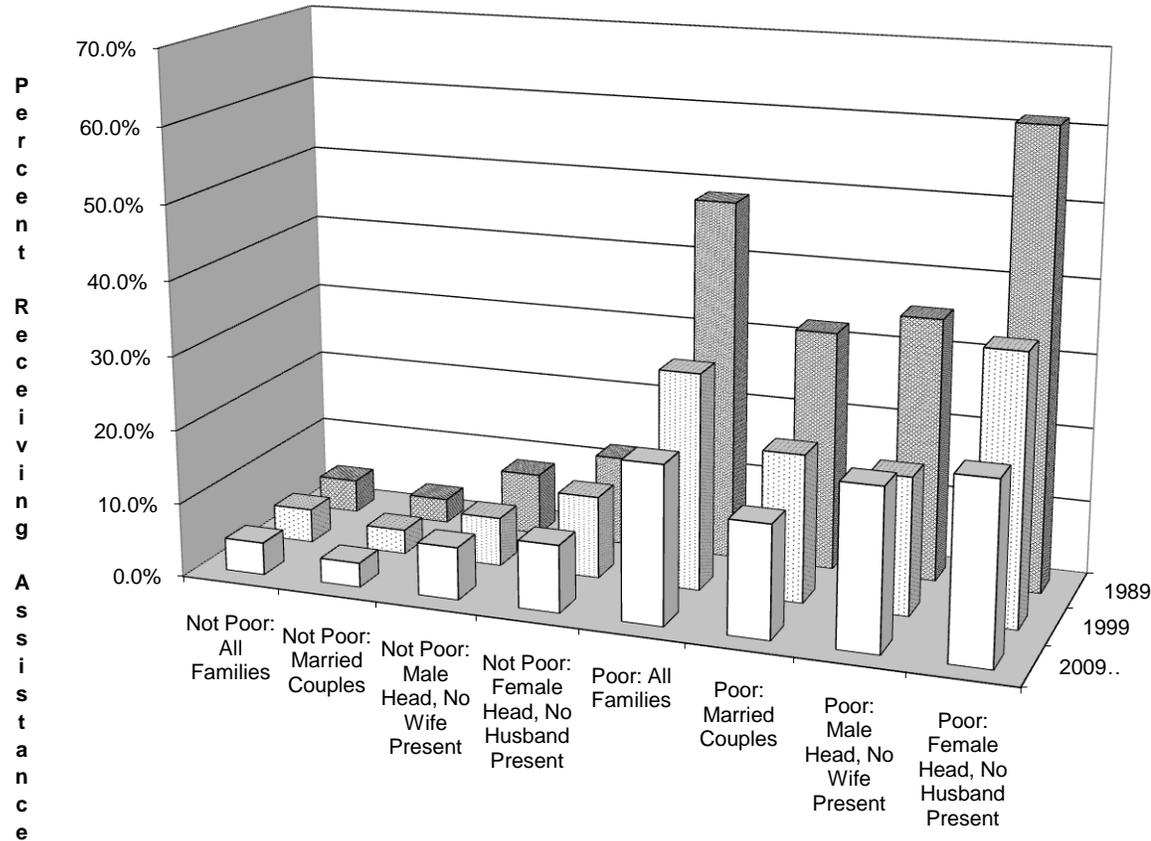
While households with children experience greater rates of poverty, it is difficult to argue that children cause poverty because other factors may come to bear. First, older children may be employed and contributing to the family's income. Second, data show that women, the principal caretakers of children, are more likely to earn an income if all of their children are in school (U.S. Bureau of the Census, 2002a: table P45; 2010c: table B23003). This increases the family's income. Third, older people (to a point in late middle age) generally have higher incomes than younger people do – and the latter may just be starting families. Nevertheless – all other things being equal or unchanged – adding a child increases the family size and income threshold for poverty, with the possible consequence that the family income may no longer be adequate to keep the family out of poverty.

The poverty rates for non-family households usually fall between those of male-headed families with children and female-headed households with no children, and show a similar pattern of a slight decline from 1989 to 1999 followed by a return to a higher level in 2009.⁸

The chart above also shows the variation in poverty rates over time. Poverty rates were higher in 1989 and 2009 and lower in 1999.

See Table A6

Families Receiving Cash Public Assistance by Poverty Status and Type



| | Not Poor: All Families | Not Poor: Married Couples | Not Poor: Male Head, No Wife Present | Not Poor: Female Head, No Husband Present | Poor: All Families | Poor: Married Couples | Poor: Male Head, No Wife Present | Poor: Female Head, No Husband Present |
|-----------|------------------------|---------------------------|--------------------------------------|---|--------------------|-----------------------|----------------------------------|---------------------------------------|
| 2009 ACS* | 4.4% | 3.3% | 7.1% | 9.1% | 21.3% | 15.2% | 21.6% | 24.1% |
| 1999 | 4.6% | 3.3% | 6.6% | 11.1% | 29.2% | 19.9% | 18.5% | 36.0% |
| 1989 | 4.5% | 3.3% | 8.4% | 12.1% | 48.6% | 32.3% | 35.4% | 61.4% |

Source: U.S. Census Bureau.

Note: * - 2009 ACS covers January 2008 through November 2009.

CASH PUBLIC ASSISTANCE

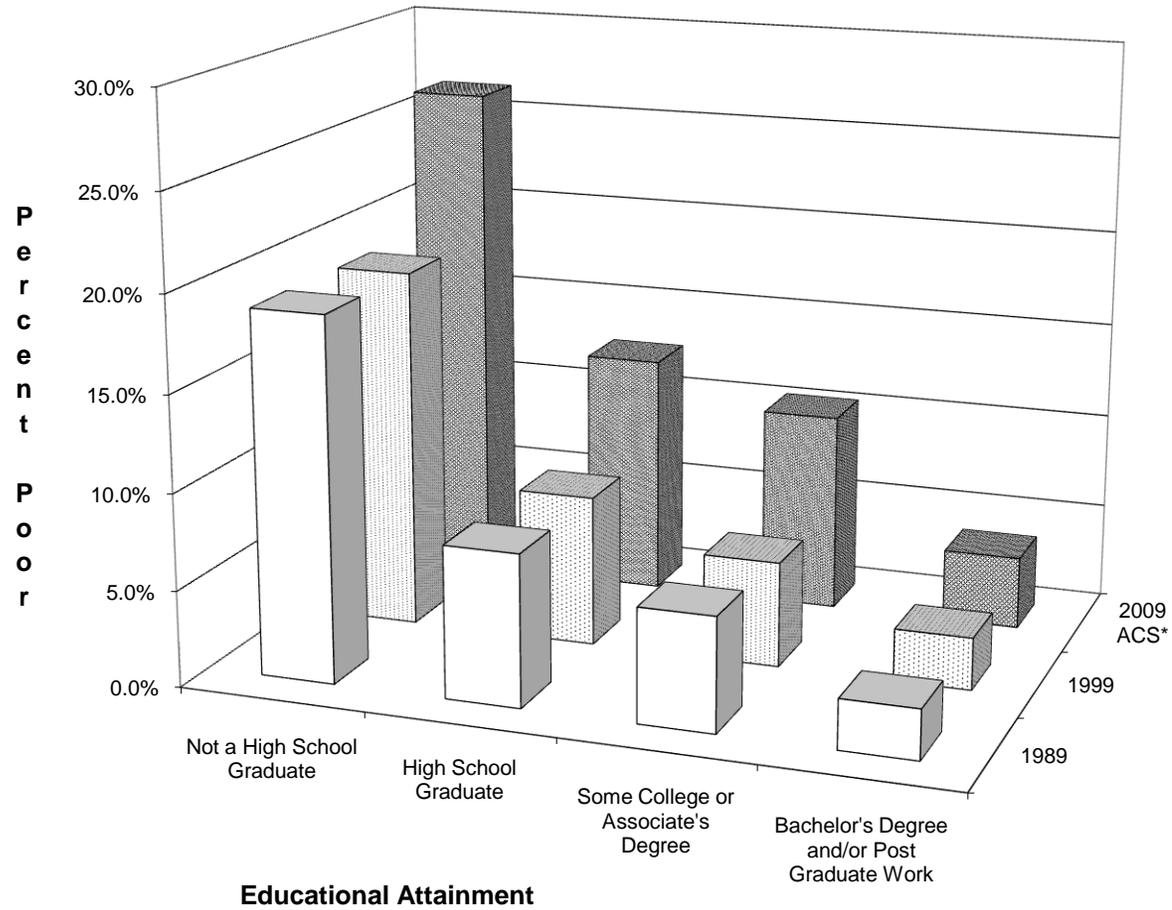
Poor families are much more likely to receive cash public assistance than are families above the poverty level.⁹ The chart above shows that fewer than 5 percent of the families at or above the poverty level received cash public assistance in the year preceding the data collection. On the other hand, the percentage of poor families receiving cash public assistance has been much higher, although it has dropped from 48.6 percent in 1989 to 21.3 percent in 2009. (This may be due to the welfare reform of the 1990s.)

These percentages also vary by family type. Among those not in poverty, less than 4 percent of married couples received cash public assistance, while families headed by women with no husband present fell from 12.1 to 9.1 percent. Families headed by men with no wife present fell in between. Among poor families, families headed by women with no husband present had the highest reciprocity rates – 24.1 percent in 2009 (down from 61.4 percent in 1989), while the rates for families headed by men with no wife present and married couples were similar during the same year – from 32 to 35 percent in 1989 and about 19 percent in 1999 – until 2009, when the percentage male-headed families increased.

While poor families are much more likely to receive public assistance than are families above the poverty level, cash public assistance boosts or keeps only a fraction of families out of poverty. An estimated 256,986 families received public assistance in 1989, but it boosted only 21,305 of them out of poverty (U.S. Bureau of the Census, 1993b). These numbers decline in later years. Figures for 1999 were an estimated 196,887 receiving cash public assistance and 19,814 boosted out of poverty by it, and figures for 2009 were, respectively, estimates of 104,434 and 6,246 (U.S. Bureau of the Census, 2003b, 2010b). (The same data sources estimated family poverty numbers and rates at 277,706 and 9.6 percent in 1989, 234,667 and 7.8 percent in 1999, and 324,884 and 11.0 percent in 2009.)

See Table A7

Poverty Rate by Educational Attainment Among Persons Age 25 Years and Older



| | Not a High School Graduate | High School Graduate | Some College or Associate's Degree | Bachelor's Degree and/or Post Graduate Work |
|-------------|----------------------------|----------------------|------------------------------------|---|
| □ 1989 | 18.9% | 7.9% | 5.9% | 2.6% |
| ▤ 1999 | 18.8% | 7.8% | 5.5% | 2.7% |
| ■ 2009 ACS* | 26.4% | 12.6% | 10.4% | 3.8% |

Source: U.S. Census Bureau.

Note: * - 2009 ACS covers January 2008 through November 2009.

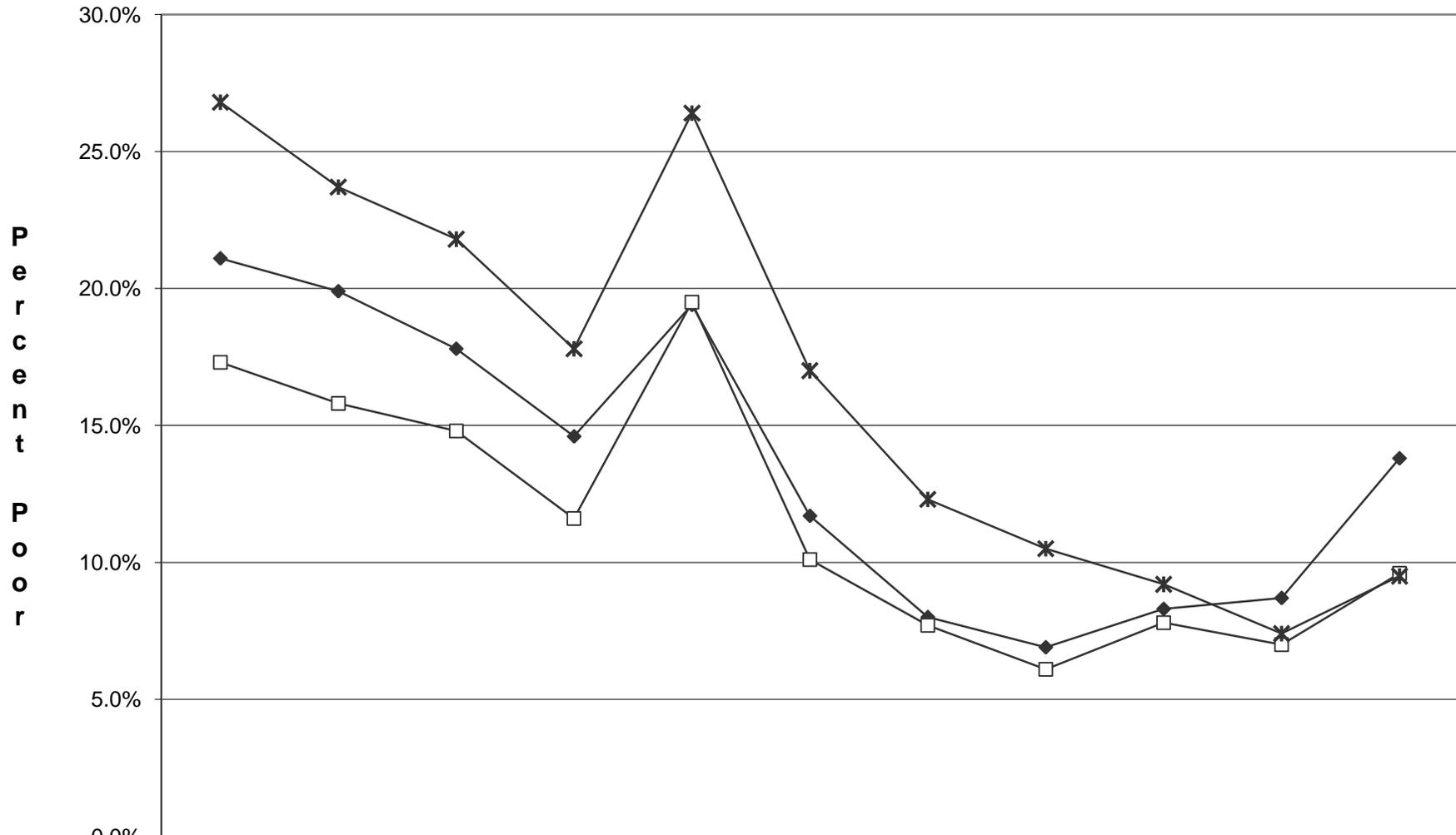
EDUCATIONAL ATTAINMENT

The skills and knowledge acquired with greater educational attainment tend to be less common and in greater demand. Consequently, employment is steadier and earnings generally are higher. In this sense, greater educational attainment indicates the ability to earn more money over the years. Therefore, it is not surprising that the risk of poverty is lower for more educated people. The chart above shows that poverty rates are highest among those without a high school education and lowest among those with a bachelor's degree or more. The greatest reduction in the risk of poverty happens when people get their high school degrees. Some college or an associate's degree reduces the risk further, but not as far as a bachelor's degree or post-graduate work.

However, even among the most highly-educated, poverty rates fluctuate over time. American Community Survey data show the highest poverty rates across all educational levels in 2009, while poverty rates were lower for each level in 1989 and 1999.

See Table A8

Poverty Rates by Age Groups



| | 0-4 | 5 | 6-11 | 12-17 | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 & Over |
|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|
| ◆ 1989 | 21.1% | 19.9% | 17.8% | 14.6% | 19.4% | 11.7% | 8.0% | 6.9% | 8.3% | 8.7% | 13.8% |
| □ 1999 | 17.3% | 15.8% | 14.8% | 11.6% | 19.5% | 10.1% | 7.7% | 6.1% | 7.8% | 7.0% | 9.6% |
| * 2009 ACS* | 26.8% | 23.7% | 21.8% | 17.8% | 26.4% | 17.0% | 12.3% | 10.5% | 9.2% | 7.4% | 9.5% |

Source: U.S. Census Bureau.

Note: * - 2009 ACS covers January 2008 through November 2009.

AGE GROUPS

The risk of poverty varies by age group, and the differences charted above may be best understood as part of life-cycle changes. As mentioned earlier, the addition of a child may tip a family into poverty – either by itself or because the family’s income is reduced. Sooner or later, though, children enroll in school and become more capable of caring for themselves. These changes eventually enable adults to orient their activities more towards earning an income, and it is common for 16- and 17-year-olds to earn money with part-time jobs. Consequently, as the chart above illustrates, the poverty rates for children decline as they grow older.

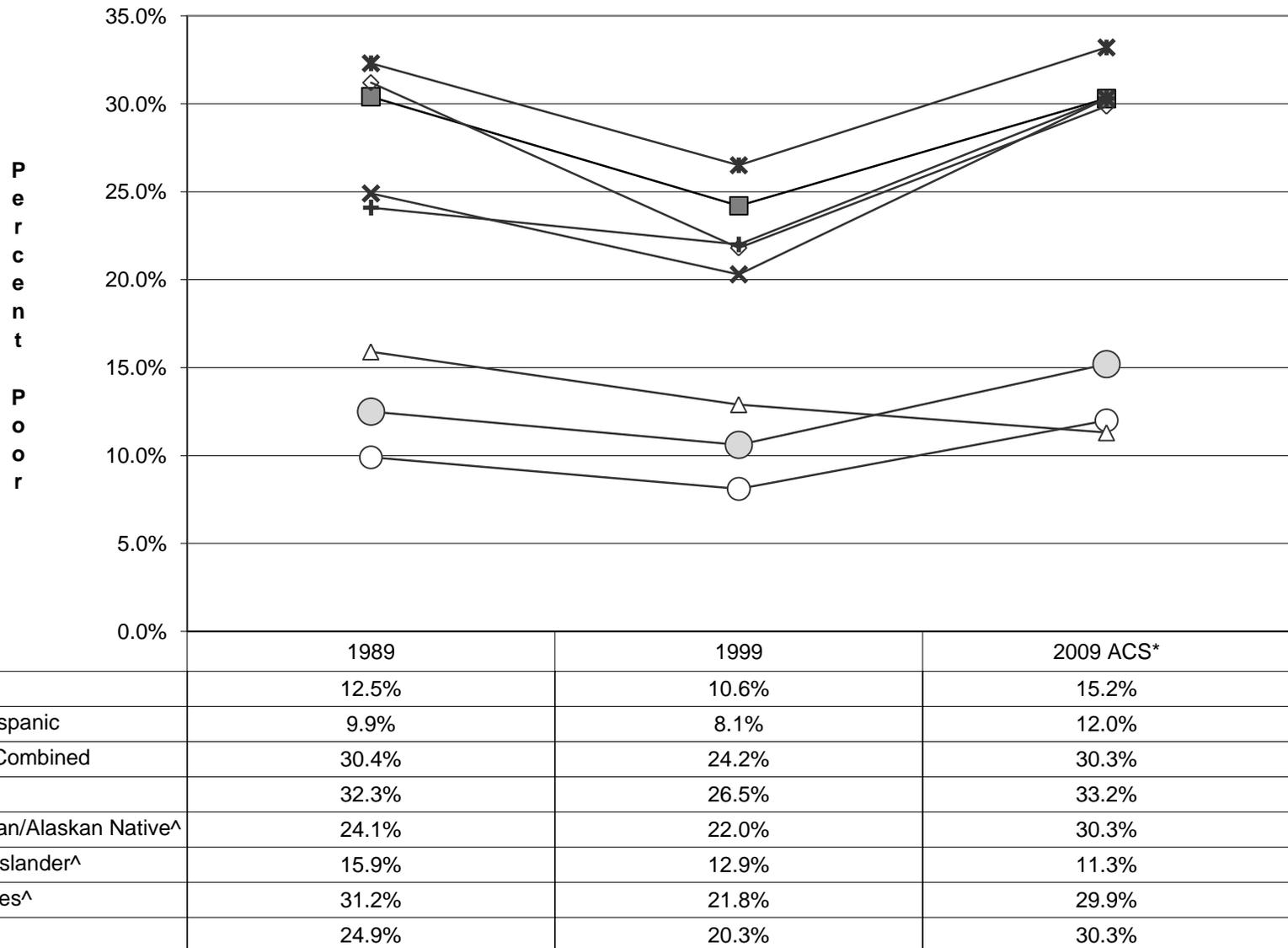
The risk of poverty increases for 18-to-24-year-olds for several reasons. Young adults often are on their own for the first time. They may have low-paying jobs, be enrolled in college and living off-campus, and/or are unmarried. (As detailed in an earlier report, off-campus college students and unrelated individuals have higher poverty rates.) In addition, some may just be starting childbearing.

Poverty rates drop substantially with progressively older age groups. This may reflect the converse of reasons suggested above. There may be older, fewer or no children at home, which simultaneously lowers the poverty thresholds for families and enables adults (and older children) to earn more money. People also earn more with work experience, seniority or career advancement, and older adults are more likely to be married. This trend holds until late middle-age (55-64) or early old-age (65-74), when people are less likely to work and increasingly likely to have lost a spouse – and any associated income.

Nevertheless, the most surprising change evident above may be the reduced poverty rates of the elderly, especially those age 75 and older. For most age groups, the poverty rate fell from 1989 to 1999 and rose from 1999 to 2009. However, the poverty rates for people 55-plus appear to remain close to 1999 levels. What makes this remarkable is that the number of people age 75-plus for whom poverty status was determined rose from 501,000 to about 702,000 in about 20 years.

See Table A9

Poverty Rates by Race and Hispanic Status



Source: U.S. Census Bureau.

Notes: ^ - Races are not completely comparable across time; ~ - Hispanics may be of any race; * - 2009 ACS covers January 2008 through November 2009.

RACE AND HISPANIC STATUS

The risk of poverty varies by race and Hispanic status.¹⁰ The chart above shows that non-Hispanic whites – the “majority” segment in society – have had the lowest poverty rates, ranging from 8.1 to 12.0 percent. This contrasts with the overall poverty rate for minorities, which fell from 30.4 percent in 1989 to 24.2 percent in 1999, but has since risen to 30.3 percent. The overall minority poverty rate in Ohio largely reflects the experience of blacks, and blacks have had the highest poverty rates in this time period, ranging between 33.2 and 26.5 percent. These rates contrast with the experience of Asians and Pacific Islanders, whose poverty rates, the lowest of any minority group, fell from 15.9 to 11.3 percent – now essentially the same as non-Hispanic whites. The poverty rates for American Indians, Alaskan natives, and persons of other races – including those of two or more races – typically fluctuated in the 20-to-30 percent range. Hispanics, who may be of any race, also were in the same range.

The most recent data show that non-Hispanic whites comprised about 1,109,000 – 64.9 percent – of the nearly 1,710,000 poor people in Ohio. Of the remaining 601,000 (35.1 percent), blacks are the next largest segment – 432,000 (25.3 percent), followed by Hispanics – 94,900 (5.5 percent), persons of two or more races – 56,900 (3.3 percent), persons of some other race – 24,100 (1.4 percent), Asian and Pacific Islanders – 20,000 (1.2 percent), and American Indians and Alaskan Natives – 5,900 (.3 percent).

See Table A10

APPENDICES

DEFINING AND MEASURING POVERTY

The definition of poverty originated in the Social Security Administration in 1964. It has been modified by Federal inter-agency committees since then, with the Office of Management and the Budget now prescribing it as the standard to be used by Federal agencies for statistical purposes. The U.S. Bureau of the Census notes:

“At the core of this definition was the 1961 economy food plan, the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. It was determined from the Agriculture Department’s 1955 survey of food consumption that families of three or more persons spend approximately one-third of their income on food; hence, the poverty level for these families [i.e., the minimum income required to avoid malnutrition] was set at three times the cost of the economy food plan. For smaller families and persons living alone, the cost of the economy food plan was multiplied by factors that were slightly higher to compensate for the relatively larger fixed expenses for these smaller households” (1992a: B-27).¹¹

A family consists of a householder and one or more other persons related by birth, marriage, or adoption living in the same housing unit.¹² Families (and all of the persons in them) with less than the minimum income required for the economy food plan are below the poverty threshold and are poor. Families (and all of the persons in them) at or above the minimum are not poor. The amounts of money needed to stay out of poverty vary by size and, for families of the same size, the number of related children under 18 years old. The threshold table for the 2000 Census is reproduced below.

The Minimum Family Income Needed in 1999 to Stay Out of Poverty, by Family Size and Number of Related Children

| Size of Family Unit | Number of Related Children Under 18 | | | | | | | | | |
|-----------------------------|-------------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|--|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 or more | |
| 1 (an unrelated individual) | | | | | | | | | | |
| Under 65 | \$8,667 | | | | | | | | | |
| 65 or older | \$7,990 | | | | | | | | | |
| 2 Householder: Under 65 | \$11,156 | \$11,483 | | | | | | | | |
| 65 or older | \$10,070 | \$11,440 | | | | | | | | |
| 3 | \$13,032 | \$13,410 | \$13,423 | | | | | | | |
| 4 | \$17,184 | \$17,465 | \$16,895 | \$16,954 | | | | | | |
| 5 | \$20,723 | \$21,024 | \$20,380 | \$19,882 | \$19,578 | | | | | |
| 6 | \$23,835 | \$23,930 | \$23,436 | \$22,964 | \$22,261 | \$21,845 | | | | |
| 7 | \$27,425 | \$27,596 | \$27,006 | \$26,595 | \$25,828 | \$24,934 | \$23,953 | | | |
| 8 | \$30,673 | \$30,944 | \$30,387 | \$29,899 | \$29,206 | \$28,327 | \$27,412 | \$27,180 | | |
| 9 or more | \$36,897 | \$37,076 | \$36,583 | \$36,169 | \$35,489 | \$34,554 | \$33,708 | \$33,499 | \$32,208 | |

Source: U.S. Bureau of the Census (2002b: B-36).

Altogether, the Bureau uses 48 different family income levels to determine poverty status. Larger families and families with more adults require more money. Between the two criteria, size is far more important than the number of adults in determining minimum income levels. The poverty thresholds are updated each year with the Consumer Price Index (CPI-U) data.

It is important to note how the Census Bureau calculates family income because it is at the core of determining poverty status. The Bureau collects information from every person in the family age 15 years and up regarding income sources. Sources include: wages, salaries, sales commissions, tips, piece-rate payments, bonuses, self-employment (farm and non-farm, net of expenses), interest, dividends, rents, royalties, trust fund payments, social security, retirement pensions or survivor benefits, disability benefits, unemployment compensation, Veterans Administration payments, alimony and child support, military family allotments, net gambling winnings, types of public assistance (including supplemental security), and regular, periodic payment from insurance policies, IRAs and KEOGH plans or a person outside of the family. The family's income is the sum of all money received from the above-mentioned sources by any family member – all before deductions for taxes, payments into retirement funds, union dues, bond purchases, Medicare, etc. (U.S. Bureau of the Census, 1992a).

Not included as income is money received from one-time or irregular transfers. Examples include gifts, inheritances, insurance payments, tax refunds, loans, bank withdrawals, exchanges of money between relatives living in the same household, and capital gains or property sales (unless that was the recipient's business). Similarly, "income in kind," – food stamps, public housing subsidies, medical care, or employer contributions for persons – is excluded from income calculations (U.S. Bureau of the Census, 1992a, 2002b).¹³

The preceding discussion places poverty in a family context, but not everyone lives in a family. Individuals living by themselves are treated as families of one. Unrelated individuals living in the same housing unit (e.g., roommates) are treated as separate families, with poverty determinations done for each such person. The Bureau assumes that unrelated individuals do not share their incomes with one another while family members do (Welniak, n.d.).

Therefore, poverty status is determined for all persons with a few exceptions: those who are institutionalized, in military group quarters or college dormitories, and unrelated individuals under 15 years old. Institutionalized persons and those in military group quarters or college dormitories are excluded because they receive adequate nutrition even though they may have little or no income. Unrelated individuals under 15 years old usually are foster children, for whom some extra-familial financial support may be provided.

EXPERIMENTAL MEASURES OF POVERTY

The Census Bureau's definition of poverty has been criticized on a variety of points. In response, the Bureau has done extensive research with experimental measures of poverty addressing the issues raised. Recent experimental measures all do two basic things: they alter the definition of income, and they change the benchmark for need. Family income is still the sum of all family members living together. However, the experimental measures have used after-tax income, include non-cash benefits such as food stamps and housing subsidies, and deducted work-related expenses (e.g., transportation and child care).

The benchmark was changed by starting with expenditures for food, clothing, shelter, and utilities for a family of two adults and two children. Also included are small amounts for additional expenses. These expenditures (the sum of which is the poverty threshold) are adjusted for larger and smaller families with three principles: children generally consume less than adults, doubling the family size does not mean that every expense doubles, and the first child in a single-adult family has a greater impact on expenses than the first child in a two-adult family.

Three variations are generated after these two changes. Medical out-of-pocket expenses may be subtracted from family income, built into the benchmark, or a selective combination of two. Three more are added by adjusting the initial three for geographic variations in housing costs (U.S. Bureau of the Census, 2002c).

The overall effect of these changes has been to increase the estimated percentage of poor people in the nation by as much as 1.5 points, depending on which variation is used for which year. No variation produced a general reduction in the poverty rate. In particular, the experimental definitions produced higher poverty rates among adults, Hispanics, non-Hispanic whites, and persons in either married-couple or male-headed (no wife present) families. Slightly lower poverty rates were noted for children, blacks, and people in families with a female head (no husband present).

The reasons for these changes are reflected in the re-definitions of poverty thresholds. Rates varied by type of family "because the official measure does not add non-cash benefits or deduct taxes and work-related expenses from income" (U.S. Bureau of the Census, 2002c: 17). Rates were lower for female-headed families because such families received more income-in-kind benefits, paid fewer taxes and had fewer work-related expenses than others. Similarly, including medical expenses – regardless of how – altered poverty rates by age. The most pronounced increases in poverty rates occurred among adults age 65 years and older. The slightly lower rates among children are due in part to their generally better health when compared with adults, even adults under 65.

The experimental poverty rates for Hispanics were higher than the official measure in part because they tend to live in

regions of the country with greater housing costs. Other than that, adjustments for housing costs had little if any effect on the overall poverty rate (U.S. Bureau of the Census, 2002c). More details may be found in Census publications and at the Bureau's web site: <http://www.census.gov>.¹⁴

A brief discussion of the low- and moderate-income statistics used by the U.S. Dept. of Housing and Urban Development for its programs is also appropriate. They may resemble poverty statistics, but should not be interpreted as alternative poverty measures. The poverty thresholds determined by the Bureau concern minimum incomes necessary for adequate nutrition, given family size and composition. The low-moderate income thresholds determined by Housing and Urban Development are essentially modifications of local area median incomes for families of a given size. The local area is either a metropolitan statistical area or a non-metropolitan statistical area county, and family sizes range from one through eight. Low-moderate income thresholds start with the median-family-income-by-family-size-and-local-area from the decennial census. New estimates of medians are developed for the current fiscal year using mathematical formulas on data from County Business Patterns and the Current Population Survey. (Both are Census Bureau data sets). Housing and Urban Development modifies the new estimates by multiplying them by 30, 50 and 80 percent – the first two are known as the “very low-income” and “low-income” limits. Consequently, any similarity between low-moderate income limits and poverty thresholds is coincidental; in other instances, the low-moderate income limits are far above or below the corresponding poverty thresholds.

FAMILY INCOME INEQUALITY AND POVERTY RATES

Gini coefficients may be used to measure the inequality of an income distribution. The closer the coefficient is to 1, the greater the inequality of the distribution. Conversely, a coefficient of 0 indicates an equal distribution (Greenwald, 1973). In this analysis, a value of 1 would mean that only one family would have all the income, while a 0 value would mean that every family makes the same income.

Both Gini coefficients and family poverty rates for Ohio rose from .335 and 7.6 percent, respectively, in 1969 to .377 and 9.5 percent in 1989. Figures for the U.S. were slightly greater: .368 and 10.7 percent in 1969 and .396 and 10 percent in 1989. Figures for 1999 generally were slightly lower (Office of Strategic Research, 2003). A subsequent analysis shows that both the Gini coefficients and family poverty rates for Ohio and the U.S. rose from 1999 to 2009: .400 and 7.2 percent vs. .416 and 11.0 percent in Ohio, and .427 and 8.3 percent vs. .439 and 10.5 percent across the nation.

The slightly lower Gini coefficients for Ohio indicate a slightly less unequal distribution here than for the nation as a whole. The net increase in family poverty rates and slowly rising Gini coefficients, plus the generally slightly lower Gini values and poverty rates in Ohio, suggest the possibility of a direct association between family poverty rates and the inequality of family income. However, exploring and testing this idea is beyond the scope of this report.

DETAILED TABLES

Table A1: Persons and Families in Ohio and the U.S. in Poverty, 1989-2009 (in Thousands, Except for Percentages)

| Year(s) | Persons for Whom Poverty Status Was Determined | | | | | | Families | | | | | |
|-------------------|--|--------|---------|---------|--------|---------|----------|--------|---------|--------|--------|---------|
| | Ohio | | | U.S. | | | Ohio | | | U.S. | | |
| | Poor | | | Poor | | | Poor | | | Poor | | |
| | Total | Number | Percent | Total | Number | Percent | Total | Number | Percent | Total | Number | Percent |
| 1989 [^] | 10,560 | 1,298 | 12.3 | 241,978 | 31,743 | 13.1 | 2,909 | 278 | 9.5 | 65,049 | 6,488 | 10.0 |
| 1990 [*] | 10,837 | 1,347 | 12.4 | 248,644 | 33,585 | 13.5 | 2,924 | 291 | 9.9 | 66,322 | 7,098 | 10.7 |
| 1991 [*] | 11,027 | 1,375 | 12.5 | 251,192 | 35,708 | 14.2 | 2,952 | 297 | 10.1 | 67,175 | 7,712 | 11.5 |
| 1992 [*] | 11,152 | 1,443 | 12.9 | 256,549 | 38,014 | 14.8 | 2,988 | 327 | 11.0 | 68,216 | 8,144 | 11.9 |
| 1993 [*] | 11,178 | 1,471 | 13.2 | 259,278 | 39,265 | 15.1 | 3,011 | 338 | 11.2 | 68,506 | 8,393 | 12.3 |
| 1994 [*] | 11,205 | 1,439 | 12.8 | 261,616 | 38,059 | 14.5 | 3,020 | 335 | 11.1 | 69,313 | 8,053 | 11.6 |
| 1995 [*] | 11,202 | 1,427 | 12.7 | 263,733 | 36,425 | 13.8 | 2,998 | 321 | 10.7 | 69,597 | 7,532 | 10.8 |
| 1996 [*] | 11,226 | 1,313 | 11.7 | 266,218 | 36,529 | 13.7 | 2,983 | 284 | 9.5 | 70,241 | 7,708 | 11.0 |
| 1997 [*] | 11,222 | 1,303 | 11.6 | 268,480 | 35,574 | 13.3 | 2,979 | 283 | 9.5 | 70,884 | 7,324 | 10.3 |
| 1998 [*] | 11,153 | 1,218 | 10.9 | 271,059 | 34,476 | 12.7 | 3,000 | 259 | 8.6 | 71,551 | 7,186 | 10.0 |
| 1999 [^] | 11,047 | 1,171 | 10.6 | 273,882 | 33,900 | 12.4 | 3,007 | 235 | 7.8 | 72,262 | 6,621 | 9.2 |
| 2000 [*] | 11,096 | 1,201 | 10.8 | 278,944 | 31,581 | 11.3 | 3,024 | 248 | 8.2 | 72,388 | 6,222 | 8.6 |
| 2001-2 | 11,080 | 1,314 | 11.9 | 279,396 | 34,763 | 12.4 | 2,969 | 273 | 9.2 | 72,453 | 6,952 | 9.6 |
| 2002-3 | 11,092 | 1,343 | 12.1 | 281,858 | 35,846 | 12.7 | 2,982 | 280 | 9.4 | 73,058 | 7,143 | 9.8 |
| 2003-4 | 11,106 | 1,388 | 12.5 | 284,578 | 37,162 | 13.1 | 3,004 | 301 | 10.0 | 73,886 | 7,444 | 10.1 |
| 2004-5 | 11,117 | 1,451 | 13.0 | 287,270 | 38,231 | 13.3 | 2,987 | 297 | 9.9 | 74,341 | 7,605 | 10.2 |
| 2005-6 | 11,156 | 1,486 | 13.3 | 291,531 | 38,757 | 13.3 | 2,953 | 290 | 9.8 | 74,564 | 7,283 | 9.8 |
| 2006-7 | 11,151 | 1,464 | 13.1 | 293,744 | 38,052 | 13.0 | 2,962 | 287 | 9.7 | 75,119 | 7,162 | 9.5 |
| 2007-8 | 11,172 | 1,492 | 13.4 | 296,184 | 39,108 | 13.2 | 2,936 | 289 | 9.8 | 75,031 | 7,252 | 9.7 |
| 2008-9 | 11,225 | 1,710 | 15.2 | 299,027 | 42,868 | 14.3 | 2,947 | 328 | 11.1 | 75,531 | 7,956 | 10.5 |

Notes: * - Ohio data are three-year moving averages from Current Population Surveys and, for 1990, 1998 and 2000, decennial censuses.

[^] - Data from decennial censuses; data after 2000 are from the American Community Survey.

Sources: U.S. Bureau of the Census (1991, 1992b, 1993c, 1993d, 1993g, 1994-1999, 2001b, 2003a, 2004-2009, 2010a).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A2: Ohio's Poverty and Unemployment Rates, and Inflation-Adjusted Per Capita Personal Income, 1989-2009

| Year(s) | Poverty Rate (Percent) | Years | Unem- ployment Rate (Percent) | Per Capita Personal Income | | |
|---------|---------------------------|-------|--|----------------------------|---------------------------------|--|
| | | | | Actual Income | Mean Consumer Price Index | Inflation- Adjusted Value ⁺ (000s) |
| 1989 | 12.3 | 1989 | 5.5 | \$17,672 | 121.7 | \$14.527 |
| 1990* | 12.4 | 1990 | 5.7 | \$18,638 | 127.6 | \$14.607 |
| 1991* | 12.5 | 1991 | 6.6 | \$19,013 | 132.7 | \$14.328 |
| 1992* | 12.9 | 1992 | 7.4 | \$20,025 | 135.5 | \$14.784 |
| 1993* | 13.2 | 1993 | 6.7 | \$20,676 | 139.0 | \$14.875 |
| 1994* | 12.8 | 1994 | 5.6 | \$21,818 | 143.3 | \$15.225 |
| 1995* | 12.7 | 1995 | 4.9 | \$22,653 | 147.0 | \$15.410 |
| 1996* | 11.7 | 1996 | 5.0 | \$23,545 | 150.8 | \$15.619 |
| 1997* | 11.6 | 1997 | 4.6 | \$24,912 | 154.0 | \$16.177 |
| 1998* | 10.9 | 1998 | 4.3 | \$26,418 | 157.5 | \$16.779 |
| 1999 | 10.6 | 1999 | 4.3 | \$27,293 | 160.8 | \$16.973 |
| 2000* | 10.8 | 2000 | 4.0 | \$28,694 | 166.2 | \$17.265 |
| 2001-2 | 11.9 | 2001 | 4.4 | \$29,251 | 170.4 | \$17.166 |
| 2002-3 | 12.1 | 2002 | 5.7 | \$29,815 | 171.6 | \$17.375 |
| 2003-4 | 12.5 | 2003 | 6.2 | \$30,644 | 174.7 | \$17.541 |
| 2004-5 | 13.0 | 2004 | 6.1 | \$31,546 | 179.0 | \$17.623 |
| 2005-6 | 13.3 | 2005 | 5.9 | \$32,412 | 184.7 | \$17.553 |
| 2006-7 | 13.1 | 2006 | 5.4 | \$33,975 | 189.9 | \$17.896 |
| 2007-8 | 13.4 | 2007 | 5.6 | \$35,180 | 194.8 | \$18.064 |
| 2008-9 | 15.2 | 2008 | 6.6 | \$36,113 | 202.4 | \$17.847 |

Notes: * - Poverty rates are three-year moving averages incorporating Current Population Survey data and, for 1990, 1998 and 2000, decennial censuses; data from hyphenated years are from the American Community Survey;
 + - Index value=Per Capita Income/((CPI_{Cleveland-Akron}+CPI_{Cincinnati-Hamilton})/2)/10.

Sources: Ohio Dept. of Job and Family Services (2011), U.S. Bureau of the Census (1991, 1992b, 1993c, 1993g, 1994-1999, 2001b, 2003a, 2004-9, 2010a), U.S. Bureau of Economic Analysis (2011), and U.S. Bureau of Labor Statistics (n.d.).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/09).

Table A3a: The Number and Percentage of Poor Persons by County, 1989-2009

| Area | 2005-9 ACS^ | | | 1999 | | | 1989 | | |
|-------------------|--|-----------|---------|--|-----------|---------|--|-----------|---------|
| | Persons for Whom Poverty Status Was Determined | Poor | | Persons for Whom Poverty Status Was Determined | Poor | | Persons for Whom Poverty Status Was Determined | Poor | |
| | | Number | Percent | | Number | Percent | | Number | Percent |
| Ohio | 11,194,344 | 1,526,350 | 13.6 * | 11,046,987 | 1,170,698 | 10.6 | 10,574,315 | 1,325,768 | 12.5 |
| Appalachia~ | 1,958,620 | 313,519 | 16.0 ~ | 1,981,503 | 257,780 | 13.0 | 1,917,596 | 315,138 | 16.4 |
| Not Appalachia | 9,235,724 | 1,212,831 | 13.1 ~ | 9,065,484 | 912,918 | 10.1 | 8,656,719 | 1,010,630 | 11.7 |
| Adams County | 28,024 | 6,436 | 23.0 * | 27,002 | 4,687 | 17.4 | 25,028 | 7,140 | 28.5 |
| Allen County | 100,675 | 15,463 | 15.4 * | 102,300 | 12,374 | 12.1 | 104,543 | 13,242 | 12.7 |
| Ashland County | 51,810 | 7,868 | 15.2 * | 50,238 | 4,755 | 9.5 | 45,486 | 5,160 | 11.3 |
| Ashtabula County | 98,021 | 15,788 | 16.1 * | 100,870 | 12,162 | 12.1 | 97,541 | 15,721 | 16.1 |
| Athens County | 53,648 | 17,591 | 32.8 * | 53,844 | 14,728 | 27.4 | 51,002 | 14,624 | 28.7 |
| Auglaize County | 45,733 | 3,179 | 7.0 | 45,636 | 2,814 | 6.2 | 43,911 | 2,753 | 6.3 |
| Belmont County | 63,514 | 9,757 | 15.4 | 66,997 | 9,768 | 14.6 | 69,952 | 12,185 | 17.4 |
| Brown County | 43,216 | 5,805 | 13.4 | 41,684 | 4,856 | 11.6 | 34,439 | 4,875 | 14.2 |
| Butler County | 343,652 | 43,629 | 12.7 * | 321,387 | 27,946 | 8.7 | 279,692 | 29,787 | 10.6 |
| Carroll County | 28,265 | 3,484 | 12.3 | 28,404 | 3,245 | 11.4 | 26,075 | 3,063 | 11.7 |
| Champaign County | 38,856 | 4,490 | 11.6 * | 38,096 | 2,890 | 7.6 | 35,404 | 3,125 | 8.8 |
| Clark County | 136,411 | 20,257 | 14.8 * | 141,106 | 15,054 | 10.7 | 143,046 | 19,192 | 13.4 |
| Clermont County | 191,441 | 17,571 | 9.2 * | 176,027 | 12,462 | 7.1 | 148,417 | 12,903 | 8.7 |
| Clinton County | 41,966 | 5,434 | 12.9 * | 39,397 | 3,386 | 8.6 | 34,521 | 4,229 | 12.3 |
| Columbiana County | 104,508 | 15,894 | 15.2 * | 108,138 | 12,478 | 11.5 | 106,943 | 16,995 | 15.9 |
| Coshocton County | 35,766 | 4,985 | 13.9 * | 36,240 | 3,301 | 9.1 | 34,833 | 4,594 | 13.2 |
| Crawford County | 43,564 | 5,177 | 11.9 | 46,296 | 4,831 | 10.4 | 47,189 | 5,470 | 11.6 |
| Cuyahoga County | 1,269,094 | 208,730 | 16.4 * | 1,365,658 | 179,372 | 13.1 | 1,388,547 | 191,149 | 13.8 |
| Darke County | 51,450 | 4,999 | 9.7 * | 52,534 | 4,212 | 8.0 | 52,557 | 4,723 | 9.0 |
| Defiance County | 37,862 | 4,748 | 12.5 * | 38,723 | 2,180 | 5.6 | 38,386 | 3,362 | 8.8 |
| Delaware County | 157,007 | 6,997 | 4.5 | 107,078 | 4,118 | 3.8 | 63,986 | 3,630 | 5.7 |
| Erie County | 75,529 | 9,131 | 12.1 * | 77,628 | 6,439 | 8.3 | 75,406 | 6,776 | 9.0 |
| Fairfield County | 138,036 | 12,892 | 9.3 * | 119,747 | 7,064 | 5.9 | 100,916 | 8,858 | 8.8 |
| Fayette County | 27,642 | 4,894 | 17.7 * | 27,822 | 2,810 | 10.1 | 26,886 | 4,361 | 16.2 |
| Franklin County | 1,101,487 | 173,938 | 15.8 * | 1,045,966 | 121,843 | 11.6 | 935,142 | 121,475 | 13.0 |
| Fulton County | 41,886 | 3,992 | 9.5 * | 41,597 | 2,255 | 5.4 | 37,995 | 2,367 | 6.2 |
| Gallia County | 29,894 | 6,878 | 23.0 * | 30,069 | 5,454 | 18.1 | 29,824 | 6,707 | 22.5 |
| Geauga County | 97,062 | 7,059 | 7.3 * | 89,980 | 4,096 | 4.6 | 80,419 | 4,465 | 5.6 |
| Greene County | 148,388 | 16,033 | 10.8 * | 140,103 | 11,847 | 8.5 | 130,134 | 12,351 | 9.5 |
| Guernsey County | 39,788 | 6,843 | 17.2 | 40,179 | 6,426 | 16.0 | 38,112 | 6,659 | 17.5 |

Table A3a: The Number and Percentage of Poor Persons by County, 1989-2009

| Area | 2005-9 ACS [^] | | | 1999 | | | 1989 | | |
|-------------------|--|---------|---------|--|--------|---------|--|---------|---------|
| | Persons for Whom Poverty Status Was Determined | Poor | | Persons for Whom Poverty Status Was Determined | Poor | | Persons for Whom Poverty Status Was Determined | Poor | |
| | | Number | Percent | | Number | Percent | | Number | Percent |
| Hamilton County | 831,100 | 118,316 | 14.2 * | 826,628 | 97,692 | 11.8 | 846,909 | 112,575 | 13.3 |
| Hancock County | 71,724 | 8,340 | 11.6 * | 69,451 | 5,176 | 7.5 | 64,198 | 4,672 | 7.3 |
| Hardin County | 29,397 | 4,548 | 15.5 | 29,825 | 3,928 | 13.2 | 29,111 | 4,769 | 16.4 |
| Harrison County | 15,082 | 2,880 | 19.1 * | 15,551 | 2,069 | 13.3 | 15,808 | 3,114 | 19.7 |
| Henry County | 27,372 | 2,402 | 8.8 * | 28,649 | 1,992 | 7.0 | 28,491 | 1,984 | 7.0 |
| Highland County | 41,555 | 6,174 | 14.9 * | 40,286 | 4,760 | 11.8 | 35,314 | 5,821 | 16.5 |
| Hocking County | 27,950 | 4,329 | 15.5 | 27,447 | 3,711 | 13.5 | 24,857 | 3,905 | 15.7 |
| Holmes County | 40,577 | 4,447 | 11.0 | 37,953 | 4,884 | 12.9 | 31,830 | 5,489 | 17.2 |
| Huron County | 58,986 | 8,248 | 14.0 * | 58,652 | 4,998 | 8.5 | 55,535 | 5,278 | 9.5 |
| Jackson County | 33,173 | 6,785 | 20.5 * | 32,103 | 5,286 | 16.5 | 29,874 | 7,226 | 24.2 |
| Jefferson County | 66,048 | 11,597 | 17.6 * | 71,820 | 10,862 | 15.1 | 78,510 | 13,464 | 17.1 |
| Knox County | 55,337 | 6,215 | 11.2 | 50,963 | 5,159 | 10.1 | 44,269 | 5,512 | 12.5 |
| Lake County | 232,220 | 17,823 | 7.7 * | 224,680 | 11,372 | 5.1 | 213,036 | 10,433 | 4.9 |
| Lawrence County | 61,893 | 12,450 | 20.1 | 61,639 | 11,645 | 18.9 | 61,007 | 14,361 | 23.5 |
| Licking County | 151,978 | 16,110 | 10.6 * | 141,726 | 10,602 | 7.5 | 124,678 | 13,091 | 10.5 |
| Logan County | 46,176 | 6,074 | 13.2 * | 45,208 | 4,186 | 9.3 | 41,566 | 4,351 | 10.5 |
| Lorain County | 292,559 | 36,822 | 12.6 * | 275,784 | 24,809 | 9.0 | 265,062 | 30,459 | 11.5 |
| Lucas County | 455,275 | 78,683 | 17.3 * | 446,417 | 62,026 | 13.9 | 454,351 | 69,374 | 15.3 |
| Madison County | 36,543 | 3,461 | 9.5 | 35,612 | 2,790 | 7.8 | 32,904 | 2,773 | 8.4 |
| Mahoning County | 234,133 | 39,176 | 16.7 * | 250,542 | 31,328 | 12.5 | 260,264 | 41,433 | 15.9 |
| Marion County | 60,815 | 10,063 | 16.5 * | 61,415 | 5,963 | 9.7 | 61,526 | 7,822 | 12.7 |
| Medina County | 168,488 | 9,943 | 5.9 * | 149,347 | 6,849 | 4.6 | 121,055 | 6,683 | 5.5 |
| Meigs County | 22,782 | 4,213 | 18.5 | 22,768 | 4,506 | 19.8 | 22,665 | 5,895 | 26.0 |
| Mercer County | 40,385 | 3,227 | 8.0 | 40,359 | 2,571 | 6.4 | 38,961 | 2,612 | 6.7 |
| Miami County | 99,288 | 8,376 | 8.4 * | 97,256 | 6,531 | 6.7 | 92,127 | 7,694 | 8.4 |
| Monroe County | 14,003 | 2,470 | 17.6 * | 14,995 | 2,085 | 13.9 | 15,276 | 3,283 | 21.5 |
| Montgomery County | 522,132 | 80,263 | 15.4 * | 542,982 | 61,440 | 11.3 | 561,952 | 70,967 | 12.6 |
| Morgan County | 14,469 | 2,812 | 19.4 | 14,614 | 2,691 | 18.4 | 13,924 | 2,953 | 21.2 |
| Morrow County | 33,879 | 3,276 | 9.7 | 31,172 | 2,820 | 9.0 | 27,440 | 3,039 | 11.1 |
| Muskingum County | 83,214 | 13,170 | 15.8 * | 81,903 | 10,565 | 12.9 | 80,009 | 11,778 | 14.7 |
| Noble County | 11,546 | 1,747 | 15.1 | 11,829 | 1,346 | 11.4 | 11,176 | 1,830 | 16.4 |
| Ottawa County | 40,767 | 3,638 | 8.9 * | 40,239 | 2,374 | 5.9 | 39,392 | 2,605 | 6.6 |
| Paulding County | 18,949 | 1,777 | 9.4 | 20,156 | 1,546 | 7.7 | 20,298 | 1,987 | 9.8 |
| Perry County | 34,771 | 5,744 | 16.5 * | 33,741 | 3,970 | 11.8 | 31,255 | 5,959 | 19.1 |
| Pickaway County | 48,843 | 5,697 | 11.7 | 46,174 | 4,402 | 9.5 | 42,392 | 5,120 | 12.1 |

Table A3a: The Number and Percentage of Poor Persons by County, 1989-2009

| Area | 2005-9 ACS [^] | | | 1999 | | | 1989 | | |
|-------------------|--|--------|---------|--|--------|---------|--|--------|---------|
| | Persons for Whom Poverty Status Was Determined | Poor | | Persons for Whom Poverty Status Was Determined | Poor | | Persons for Whom Poverty Status Was Determined | Poor | |
| | | Number | Percent | | Number | Percent | | Number | Percent |
| Pike County | 27,169 | 6,360 | 23.4 * | 27,226 | 5,061 | 18.6 | 23,830 | 6,333 | 26.6 |
| Portage County | 147,982 | 18,936 | 12.8 * | 144,317 | 13,395 | 9.3 | 133,447 | 15,892 | 11.9 |
| Preble County | 41,065 | 3,486 | 8.5 * | 41,755 | 2,552 | 6.1 | 39,614 | 4,036 | 10.2 |
| Putnam County | 34,205 | 2,374 | 6.9 | 34,353 | 1,908 | 5.6 | 33,390 | 1,922 | 5.8 |
| Richland County | 118,619 | 14,419 | 12.2 * | 122,277 | 12,941 | 10.6 | 122,328 | 13,764 | 11.3 |
| Ross County | 69,234 | 11,073 | 16.0 * | 67,870 | 8,120 | 12.0 | 63,449 | 11,262 | 17.7 |
| Sandusky County | 59,724 | 5,983 | 10.0 * | 60,823 | 4,542 | 7.5 | 60,811 | 5,471 | 9.0 |
| Scioto County | 73,255 | 16,156 | 22.1 * | 75,683 | 14,600 | 19.3 | 76,736 | 19,792 | 25.8 |
| Seneca County | 54,462 | 6,173 | 11.3 * | 57,264 | 5,140 | 9.0 | 57,655 | 6,199 | 10.8 |
| Shelby County | 47,864 | 5,490 | 11.5 * | 46,961 | 3,161 | 6.7 | 44,127 | 3,418 | 7.7 |
| Stark County | 369,482 | 45,569 | 12.3 * | 368,573 | 33,865 | 9.2 | 359,231 | 39,733 | 11.1 |
| Summit County | 536,535 | 69,673 | 13.0 * | 533,162 | 52,991 | 9.9 | 506,100 | 61,491 | 12.1 |
| Trumbull County | 208,851 | 29,322 | 14.0 * | 220,572 | 22,788 | 10.3 | 225,230 | 25,687 | 11.4 |
| Tuscarawas County | 89,823 | 10,162 | 11.3 * | 89,481 | 8,405 | 9.4 | 82,852 | 9,215 | 11.1 |
| Union County | 44,638 | 2,760 | 6.2 * | 38,511 | 1,763 | 4.6 | 30,117 | 2,238 | 7.4 |
| Van Wert County | 28,244 | 2,092 | 7.4 * | 29,168 | 1,595 | 5.5 | 30,007 | 2,128 | 7.1 |
| Vinton County | 13,090 | 2,616 | 20.0 | 12,643 | 2,529 | 20.0 | 10,937 | 2,582 | 23.6 |
| Warren County | 196,155 | 11,938 | 6.1 * | 152,000 | 6,425 | 4.2 | 109,393 | 6,949 | 6.4 |
| Washington County | 59,917 | 8,804 | 14.7 * | 61,383 | 7,002 | 11.4 | 60,627 | 8,290 | 13.7 |
| Wayne County | 111,069 | 10,946 | 9.9 * | 108,474 | 8,698 | 8.0 | 98,285 | 11,456 | 11.7 |
| Williams County | 37,026 | 4,312 | 11.6 * | 37,996 | 2,286 | 6.0 | 36,499 | 2,757 | 7.6 |
| Wood County | 116,206 | 14,581 | 12.5 * | 113,406 | 10,903 | 9.6 | 104,553 | 11,054 | 10.6 |
| Wyandot County | 22,125 | 1,887 | 8.5 * | 22,457 | 1,241 | 5.5 | 21,743 | 1,847 | 8.5 |

Notes: [^] - Estimates are based on sample data collected from January 2005 through December 2009, and are based on inflation-adjusted family income of the preceding 12 months; * - the odds are less than one in 20 that the percentage change from 1999 occurred by chance of sampling variability alone - i.e., the change appears real; ~ - the 31 Appalachian counties are Adams, Ashtabula, Athens, Belmont, Brown, Carroll, Clermont, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Highland, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Pike, Ross, Scioto, Trumbull, Tuscarawas, Vinton and Washington; statistical significance tests were not performed.

Source: U.S. Bureau of the Census (1993c, 2002a, 2002b, 2010c).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A3b: The Number and Percentage of Poor Persons in Selected Areas, 1989-2009

| Area | 2005-9 ACS [^] | | | 1999 | | | 1989 | | |
|----------------------------------|--|----------------|---------|--|----------------|---------|--|----------------|---------|
| | Persons for Whom Poverty Status Was Determined | Poor Number | Percent | Persons for Whom Poverty Status Was Determined | Poor Number | Percent | Persons for Whom Poverty Status Was Determined | Poor Number | Percent |
| Ohio | 11,194,344 | 1,526,350 | 13.6 * | 11,046,987 | 1,170,698 | 10.6 | 10,574,315 | 1,325,768 | 12.5 |
| Metropolitan Areas | 9,050,259 | 1,219,857 | 13.5 * | 8,975,271 | 951,243 | 10.6 | 8,358,048 | 1,020,945 | 12.2 |
| In Central or Principal City | 2,744,679 | 642,721 | 23.4 * | 2,950,534 | 559,016 | 18.9 | 3,024,135 | 655,276 | 21.7 |
| Not in Central or Principal City | 6,305,580 | 577,136 | 9.2 * | 6,024,737 | 392,227 | 6.5 | 5,333,913 | 365,669 | 6.9 |
| Urban | 8,408,471 | 1,278,843 | 15.2 * | 8,504,728 | 977,155 | 11.5 | 7,827,252 | 1,049,544 | 13.4 |
| Rural | 2,785,873 | 247,507 | 8.9 * | 2,542,259 | 193,543 | 7.6 | 2,747,063 | 276,224 | 10.1 |
| Akron ¹ | 204,846 | 44,945 | 21.9 * | 211,891 | 36,975 | 17.5 | 217,484 | 44,544 | 20.5 |
| Alliance | 21,030 | 3,743 | 17.8 | 21,344 | 3,835 | 18.0 | 21,863 | 4,235 | 19.4 |
| Ashland ² | 19,168 | 2,807 | 14.6 * | 19,302 | 2,031 | 10.5 | 18,538 | 2,248 | 12.1 |
| Athens ² | 13,166 | 7,394 | 56.2 | 13,955 | 7,247 | 51.9 | 13,516 | 6,036 | 44.7 |
| Avon | 16,346 | 1,052 | 6.4 * | 11,170 | 208 | 1.9 | 7,000 | 374 | 5.3 |
| Avon Lake | 23,457 | 651 | 2.8 | 18,093 | 416 | 2.3 | 15,060 | 452 | 3.0 |
| Barberton | 26,282 | 5,192 | 19.8 * | 27,517 | 3,656 | 13.3 | 27,329 | 4,626 | 16.9 |
| Beavercreek | 40,866 | 1,523 | 3.7 * | 37,665 | 886 | 2.4 | 33,215 | 1,165 | 3.5 |
| Bowling Green | 21,377 | 7,290 | 34.1 * | 22,796 | 5,761 | 25.3 | 20,266 | 5,474 | 27.0 |
| Brunswick | 34,836 | 2,165 | 6.2 | 33,062 | 1,513 | 4.6 | 27,949 | 1,166 | 4.2 |
| Canton ¹ | 76,099 | 19,654 | 25.8 * | 78,073 | 14,957 | 19.2 | 81,725 | 17,864 | 21.9 |
| Centerville (Montgomery Co.) | 22,216 | 1,808 | 8.1 * | 22,767 | 929 | 4.1 | 20,720 | 774 | 3.7 |
| Chillicothe ² | 21,541 | 4,608 | 21.4 * | 21,437 | 2,668 | 12.4 | 21,420 | 4,250 | 19.8 |
| Cincinnati ¹ | 316,941 | 80,206 | 25.3 * | 318,152 | 69,722 | 21.9 | 350,575 | 85,319 | 24.3 |
| Cleveland ¹ | 428,165 | 129,233 | 30.2 * | 466,305 | 122,479 | 26.3 | 496,089 | 142,217 | 28.7 |
| Cleveland Heights | 45,332 | 8,142 | 18.0 * | 49,597 | 5,276 | 10.6 | 52,957 | 4,482 | 8.5 |
| Columbus ¹ | 736,315 | 146,268 | 19.9 * | 693,771 | 102,723 | 14.8 | 611,747 | 105,494 | 17.2 |
| Cuyahoga Falls | 50,617 | 4,769 | 9.4 * | 48,928 | 2,991 | 6.1 | 48,538 | 3,206 | 6.6 |
| Dayton ¹ | 146,438 | 43,086 | 29.4 * | 155,531 | 35,756 | 23.0 | 175,189 | 46,480 | 26.5 |
| Delaware | 30,680 | 3,213 | 10.5 * | 23,213 | 1,704 | 7.3 | 17,931 | 1,757 | 9.8 |
| Dublin | 37,620 | 1,046 | 2.8 | 31,400 | 845 | 2.7 | 16,282 | 169 | 1.0 |
| Elyria ¹ | 54,470 | 8,684 | 15.9 * | 54,739 | 6,393 | 11.7 | 55,805 | 7,661 | 13.7 |
| Euclid | 47,201 | 7,298 | 15.5 * | 52,094 | 5,055 | 9.7 | 54,099 | 4,201 | 7.8 |
| Fairborn | 29,072 | 5,562 | 19.1 * | 30,904 | 4,358 | 14.1 | 30,724 | 4,728 | 15.4 |
| Fairfield | 41,854 | 3,751 | 9.0 * | 41,416 | 1,757 | 4.2 | 39,027 | 1,473 | 3.8 |
| Findlay ² | 35,871 | 5,393 | 15.0 * | 37,692 | 3,444 | 9.1 | 34,608 | 2,957 | 8.5 |
| Gahanna | 33,259 | 1,413 | 4.2 | 32,210 | 1,184 | 3.7 | 27,322 | 1,370 | 5.0 |
| Garfield Heights | 27,693 | 3,590 | 13.0 * | 30,266 | 2,586 | 8.5 | 31,589 | 1,862 | 5.9 |
| Green | 23,166 | 1,605 | 6.9 | 22,603 | 1,136 | 5.0 | 3,545 | 83 | 2.3 |

Table A3b: The Number and Percentage of Poor Persons in Selected Areas, 1989-2009

| Area | 2005-9 ACS [^] | | | 1999 | | | 1989 | | |
|-------------------------|--|----------------|---------|--|----------------|---------|--|----------------|---------|
| | Persons for Whom Poverty Status Was Determined | Poor Number | Percent | Persons for Whom Poverty Status Was Determined | Poor Number | Percent | Persons for Whom Poverty Status Was Determined | Poor Number | Percent |
| Grove City | 32,687 | 2,029 | 6.2 | 26,721 | 1,218 | 4.6 | 19,342 | 1,125 | 5.8 |
| Hamilton | 60,935 | 12,364 | 20.3 * | 59,430 | 7,969 | 13.4 | 60,462 | 10,179 | 16.8 |
| Hilliard | 27,895 | 1,057 | 3.8 * | 23,887 | 514 | 2.2 | 11,613 | 486 | 4.2 |
| Huber Heights | 37,186 | 2,887 | 7.8 * | 38,000 | 2,234 | 5.9 | 38,392 | 1,661 | 4.3 |
| Hudson | 22,758 | 844 | 3.7 * | 22,098 | 372 | 1.7 | 5,045 | 99 | 2.0 |
| Kent | 22,444 | 7,758 | 34.6 * | 22,280 | 5,622 | 25.2 | 21,666 | 5,956 | 27.5 |
| Kettering | 53,579 | 4,389 | 8.2 * | 57,121 | 2,656 | 4.6 | 59,962 | 2,502 | 4.2 |
| Lakewood | 50,801 | 7,279 | 14.3 * | 55,939 | 4,956 | 8.9 | 59,328 | 5,043 | 8.5 |
| Lancaster | 36,090 | 5,377 | 14.9 * | 34,667 | 3,675 | 10.6 | 33,959 | 4,791 | 14.1 |
| Lebanon | 19,443 | 2,095 | 10.8 * | 15,092 | 971 | 6.4 | 10,190 | 881 | 8.6 |
| Lima ¹ | 36,697 | 10,784 | 29.4 * | 37,526 | 8,509 | 22.7 | 41,797 | 9,016 | 21.6 |
| Lorain | 69,316 | 16,928 | 24.4 * | 67,784 | 11,582 | 17.1 | 70,433 | 13,980 | 19.8 |
| Mansfield ¹ | 43,379 | 8,130 | 18.7 | 46,181 | 7,540 | 16.3 | 47,514 | 8,474 | 17.8 |
| Maple Heights | 23,570 | 3,107 | 13.2 * | 25,877 | 1,531 | 5.9 | 26,813 | 1,069 | 4.0 |
| Marion ² | 31,336 | 7,233 | 23.1 * | 32,931 | 4,540 | 13.8 | 33,636 | 5,667 | 16.8 |
| Marysville | 15,762 | 1,179 | 7.5 | 13,666 | 782 | 5.7 | 7,956 | 605 | 7.6 |
| Mason | 29,337 | 1,420 | 4.8 * | 21,839 | 601 | 2.8 | 11,307 | 301 | 2.7 |
| Massillon ¹ | 31,172 | 4,604 | 14.8 * | 30,447 | 3,249 | 10.7 | 30,063 | 4,341 | 14.4 |
| Medina | 25,635 | 2,448 | 9.5 * | 24,494 | 1,408 | 5.7 | 18,928 | 1,589 | 8.4 |
| Mentor ¹ | 51,266 | 2,794 | 5.5 * | 49,840 | 1,366 | 2.7 | 47,072 | 1,351 | 2.9 |
| Miamisburg | 19,372 | 1,573 | 8.1 | 19,285 | 1,183 | 6.1 | 17,320 | 1,339 | 7.7 |
| Middletown ¹ | 50,713 | 10,859 | 21.4 * | 51,057 | 6,444 | 12.6 | 45,382 | 7,000 | 15.4 |
| Newark | 46,015 | 9,277 | 20.2 * | 45,061 | 5,858 | 13.0 | 43,207 | 6,723 | 15.6 |
| North Olmsted | 31,414 | 1,934 | 6.2 | 33,811 | 1,376 | 4.1 | 33,875 | 1,041 | 3.1 |
| North Ridgeville | 26,891 | 1,377 | 5.1 | 22,154 | 706 | 3.2 | 21,307 | 874 | 4.1 |
| North Royalton | 28,787 | 1,174 | 4.1 | 28,449 | 662 | 2.3 | 22,813 | 581 | 2.5 |
| Oregon | 18,981 | 1,010 | 5.3 | 18,970 | 918 | 4.8 | 17,938 | 1,375 | 7.7 |
| Oxford | 13,671 | 6,308 | 46.1 | 14,419 | 6,296 | 43.7 | 12,718 | 5,301 | 41.7 |
| Parma | 77,836 | 5,294 | 6.8 * | 84,231 | 4,157 | 4.9 | 86,730 | 3,541 | 4.1 |
| Parma Heights | 19,804 | 1,991 | 10.1 | 21,426 | 1,620 | 7.6 | 21,185 | 792 | 3.7 |
| Perrysburg | 17,640 | 560 | 3.2 | 16,993 | 476 | 2.8 | 12,534 | 266 | 2.1 |
| Piqua | 20,309 | 2,587 | 12.7 | 20,398 | 2,489 | 12.2 | 20,339 | 2,884 | 14.2 |
| Portsmouth | 19,474 | 6,418 | 33.0 * | 19,925 | 4,701 | 23.6 | 22,174 | 6,201 | 28.0 |
| Reynoldsburg | 33,439 | 4,099 | 12.3 * | 32,011 | 1,767 | 5.5 | 25,697 | 1,133 | 4.4 |
| Riverside | 25,428 | 3,506 | 13.8 * | 23,479 | 2,373 | 10.1 | 1,460 | 178 | 12.2 |
| Rocky River | 18,932 | 964 | 5.1 * | 20,554 | 478 | 2.3 | 20,358 | 744 | 3.7 |
| Sandusky ¹ | 25,280 | 5,708 | 22.6 * | 27,503 | 4,201 | 15.3 | 29,381 | 4,524 | 15.4 |
| Shaker Heights | 26,627 | 2,074 | 7.8 | 29,234 | 2,004 | 6.9 | 30,715 | 1,060 | 3.5 |

Table A3b: The Number and Percentage of Poor Persons in Selected Areas, 1989-2009

| Area | 2005-9 ACS [^] | | | 1999 | | | 1989 | | |
|--------------------------|--|-------------|--------------|--|-------------|--------------|--|-------------|--------------|
| | Persons for Whom Poverty Status Was Determined | Poor Number | Poor Percent | Persons for Whom Poverty Status Was Determined | Poor Number | Poor Percent | Persons for Whom Poverty Status Was Determined | Poor Number | Poor Percent |
| Sidney ² | 19,803 | 3,667 | 18.5 * | 19,846 | 2,291 | 11.5 | 18,485 | 1,999 | 10.8 |
| Solon | 21,895 | 664 | 3.0 | 21,767 | 553 | 2.5 | 18,540 | 459 | 2.5 |
| South Euclid | 20,960 | 1,710 | 8.2 * | 23,383 | 1,063 | 4.5 | 23,659 | 773 | 3.3 |
| Springfield ¹ | 59,226 | 14,361 | 24.2 * | 62,595 | 10,577 | 16.9 | 67,078 | 13,999 | 20.9 |
| Stow | 33,776 | 1,939 | 5.7 | 31,567 | 1,260 | 4.0 | 27,325 | 836 | 3.1 |
| Strongsville | 42,609 | 1,709 | 4.0 * | 43,592 | 947 | 2.2 | 35,192 | 810 | 2.3 |
| Toledo ¹ | 309,019 | 68,775 | 22.3 * | 306,933 | 54,903 | 17.9 | 327,074 | 62,426 | 19.1 |
| Trotwood | 25,511 | 4,472 | 17.5 | 26,836 | 4,105 | 15.3 | 8,782 | 523 | 6.0 |
| Troy | 21,325 | 2,518 | 11.8 * | 21,545 | 1,776 | 8.2 | 19,181 | 1,885 | 9.8 |
| Upper Arlington | 31,661 | 1,516 | 4.8 * | 33,275 | 800 | 2.4 | 33,830 | 466 | 1.4 |
| Wadsworth | 20,151 | 1,117 | 5.5 | 18,346 | 985 | 5.4 | 15,494 | 1,202 | 7.8 |
| Warren ¹ | 41,749 | 11,518 | 27.6 * | 45,658 | 8,847 | 19.4 | 49,720 | 9,949 | 20.0 |
| Westerville | 34,613 | 1,652 | 4.8 | 33,846 | 1,179 | 3.5 | 28,923 | 804 | 2.8 |
| Westlake | 29,486 | 1,362 | 4.6 * | 30,730 | 765 | 2.5 | 26,186 | 541 | 2.1 |
| Willoughby | 22,163 | 2,018 | 9.1 * | 22,235 | 1,284 | 5.8 | 20,258 | 973 | 4.8 |
| Wooster ² | 24,425 | 3,822 | 15.6 * | 23,154 | 2,412 | 10.4 | 20,520 | 2,603 | 12.7 |
| Xenia | 26,024 | 4,882 | 18.8 * | 23,591 | 2,726 | 11.6 | 24,009 | 3,718 | 15.5 |
| Youngstown ¹ | 69,669 | 22,333 | 32.1 * | 77,197 | 19,127 | 24.8 | 93,344 | 27,109 | 29.0 |
| Zanesville [^] | 24,382 | 6,407 | 26.3 * | 25,090 | 5,623 | 22.4 | 26,214 | 6,779 | 25.9 |

Notes: [^] - Estimates are based on sample data collected from January 2005 through December 2009, and are based on inflation-adjusted family income of the preceding 12 months; * - the odds are less than one in 20 that the percentage change from 1999 occurred by chance of sampling variability alone - i.e., the change appears real; 1 - a principal city of a metropolitan area; 2 - the principal city of a micropolitan area.

Source: U.S. Bureau of the Census (1993a, 1993c, 2002a, 2002b, 2010c).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A4: Ratio of Income to Poverty Level for Persons by County, 2005-2009*

| Area | Persons for Whom Poverty Status Was Determined | Ratio of Income to Poverty Level | | | | | | | | | |
|-------------------------|--|----------------------------------|---------|------------|---------|------------|---------|------------|---------|------------|---------|
| | | Under 100% | | Under 125% | | Under 150% | | Under 185% | | Under 200% | |
| | | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| U.S. | 293,507,923 | 39,537,240 | 13.5% | 52,453,773 | 17.9% | 65,719,665 | 22.4% | 84,199,962 | 28.7% | 92,185,368 | 31.4% |
| Ohio | 11,194,344 | 1,526,350 | 13.6% | 1,984,885 | 17.7% | 2,459,692 | 22.0% | 3,151,782 | 28.2% | 3,462,181 | 30.9% |
| Appalachian Summary | 1,958,620 | 313,519 | 16.0% | 413,631 | 21.1% | 516,105 | 26.4% | 660,802 | 33.7% | 723,533 | 36.9% |
| Non-Appalachian Summary | 9,235,724 | 1,212,831 | 13.1% | 1,571,254 | 17.0% | 1,943,587 | 21.0% | 2,490,980 | 27.0% | 2,738,648 | 29.7% |
| Adams County | 28,024 | 6,436 | 23.0% | 8,485 | 30.3% | 10,216 | 36.5% | 11,965 | 42.7% | 12,822 | 45.8% |
| Allen County | 100,675 | 15,463 | 15.4% | 19,567 | 19.4% | 24,307 | 24.1% | 31,289 | 31.1% | 33,768 | 33.5% |
| Ashland County | 51,810 | 7,868 | 15.2% | 9,551 | 18.4% | 12,261 | 23.7% | 16,520 | 31.9% | 18,124 | 35.0% |
| Ashtabula County | 98,021 | 15,788 | 16.1% | 20,871 | 21.3% | 27,318 | 27.9% | 35,791 | 36.5% | 39,175 | 40.0% |
| Athens County | 53,648 | 17,591 | 32.8% | 20,170 | 37.6% | 22,935 | 42.8% | 26,702 | 49.8% | 27,924 | 52.1% |
| Auglaize County | 45,733 | 3,179 | 7.0% | 4,807 | 10.5% | 6,389 | 14.0% | 8,862 | 19.4% | 10,159 | 22.2% |
| Belmont County | 63,514 | 9,757 | 15.4% | 12,958 | 20.4% | 16,160 | 25.4% | 21,071 | 33.2% | 23,440 | 36.9% |
| Brown County | 43,216 | 5,805 | 13.4% | 7,788 | 18.0% | 9,848 | 22.8% | 12,302 | 28.5% | 13,748 | 31.8% |
| Butler County | 343,652 | 43,629 | 12.7% | 56,955 | 16.6% | 69,116 | 20.1% | 88,969 | 25.9% | 97,840 | 28.5% |
| Carroll County | 28,265 | 3,484 | 12.3% | 4,889 | 17.3% | 6,317 | 22.3% | 8,604 | 30.4% | 9,469 | 33.5% |
| Champaign County | 38,856 | 4,490 | 11.6% | 6,001 | 15.4% | 7,255 | 18.7% | 9,541 | 24.6% | 11,178 | 28.8% |
| Clark County | 136,411 | 20,257 | 14.8% | 25,902 | 19.0% | 32,303 | 23.7% | 42,855 | 31.4% | 47,016 | 34.5% |
| Clermont County | 191,441 | 17,571 | 9.2% | 23,436 | 12.2% | 30,647 | 16.0% | 40,011 | 20.9% | 45,635 | 23.8% |
| Clinton County | 41,966 | 5,434 | 12.9% | 6,321 | 15.1% | 8,477 | 20.2% | 11,575 | 27.6% | 12,888 | 30.7% |
| Columbiana County | 104,508 | 15,894 | 15.2% | 20,405 | 19.5% | 26,809 | 25.7% | 34,931 | 33.4% | 37,901 | 36.3% |
| Coshocton County | 35,766 | 4,985 | 13.9% | 7,243 | 20.3% | 9,380 | 26.2% | 12,268 | 34.3% | 13,894 | 38.8% |
| Crawford County | 43,564 | 5,177 | 11.9% | 7,035 | 16.1% | 9,707 | 22.3% | 13,432 | 30.8% | 15,403 | 35.4% |
| Cuyahoga County | 1,269,094 | 208,730 | 16.4% | 267,330 | 21.1% | 321,932 | 25.4% | 398,254 | 31.4% | 430,086 | 33.9% |
| Darke County | 51,450 | 4,999 | 9.7% | 6,897 | 13.4% | 9,212 | 17.9% | 13,486 | 26.2% | 15,648 | 30.4% |
| Defiance County | 37,862 | 4,748 | 12.5% | 6,317 | 16.7% | 7,798 | 20.6% | 10,760 | 28.4% | 11,669 | 30.8% |
| Delaware County | 157,007 | 6,997 | 4.5% | 10,273 | 6.5% | 12,733 | 8.1% | 17,404 | 11.1% | 19,752 | 12.6% |
| Erie County | 75,529 | 9,131 | 12.1% | 11,766 | 15.6% | 14,237 | 18.8% | 19,850 | 26.3% | 21,860 | 28.9% |
| Fairfield County | 138,036 | 12,892 | 9.3% | 16,884 | 12.2% | 21,784 | 15.8% | 29,344 | 21.3% | 32,949 | 23.9% |
| Fayette County | 27,642 | 4,894 | 17.7% | 6,044 | 21.9% | 7,248 | 26.2% | 9,172 | 33.2% | 10,049 | 36.4% |
| Franklin County | 1,101,487 | 173,938 | 15.8% | 217,263 | 19.7% | 261,768 | 23.8% | 325,880 | 29.6% | 354,880 | 32.2% |
| Fulton County | 41,886 | 3,992 | 9.5% | 5,602 | 13.4% | 7,475 | 17.8% | 9,832 | 23.5% | 11,280 | 26.9% |
| Gallia County | 29,894 | 6,878 | 23.0% | 8,983 | 30.0% | 10,468 | 35.0% | 13,157 | 44.0% | 13,747 | 46.0% |
| Geauga County | 97,062 | 7,059 | 7.3% | 10,323 | 10.6% | 13,615 | 14.0% | 18,030 | 18.6% | 19,952 | 20.6% |
| Greene County | 148,388 | 16,033 | 10.8% | 20,804 | 14.0% | 25,953 | 17.5% | 31,954 | 21.5% | 35,425 | 23.9% |

Table A4: Ratio of Income to Poverty Level for Persons by County, 2005-2009*

| Area | Persons for Whom Poverty Status Was Determined | Ratio of Income to Poverty Level | | | | | | | | | |
|-------------------|--|----------------------------------|---------|------------|---------|------------|---------|------------|---------|------------|---------|
| | | Under 100% | | Under 125% | | Under 150% | | Under 185% | | Under 200% | |
| | | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Guernsey County | 39,788 | 6,843 | 17.2% | 8,638 | 21.7% | 10,673 | 26.8% | 13,773 | 34.6% | 14,842 | 37.3% |
| Hamilton County | 831,100 | 118,316 | 14.2% | 149,279 | 18.0% | 183,582 | 22.1% | 226,366 | 27.2% | 244,129 | 29.4% |
| Hancock County | 71,724 | 8,340 | 11.6% | 10,775 | 15.0% | 14,100 | 19.7% | 18,685 | 26.1% | 21,027 | 29.3% |
| Hardin County | 29,397 | 4,548 | 15.5% | 5,969 | 20.3% | 7,352 | 25.0% | 9,403 | 32.0% | 10,501 | 35.7% |
| Harrison County | 15,082 | 2,880 | 19.1% | 3,530 | 23.4% | 4,203 | 27.9% | 5,388 | 35.7% | 5,792 | 38.4% |
| Henry County | 27,372 | 2,402 | 8.8% | 3,298 | 12.0% | 4,613 | 16.9% | 6,574 | 24.0% | 7,587 | 27.7% |
| Highland County | 41,555 | 6,174 | 14.9% | 8,377 | 20.2% | 11,285 | 27.2% | 14,046 | 33.8% | 15,673 | 37.7% |
| Hocking County | 27,950 | 4,329 | 15.5% | 6,133 | 21.9% | 7,752 | 27.7% | 9,756 | 34.9% | 10,723 | 38.4% |
| Holmes County | 40,577 | 4,447 | 11.0% | 6,363 | 15.7% | 9,134 | 22.5% | 14,087 | 34.7% | 15,942 | 39.3% |
| Huron County | 58,986 | 8,248 | 14.0% | 10,950 | 18.6% | 13,556 | 23.0% | 17,516 | 29.7% | 19,486 | 33.0% |
| Jackson County | 33,173 | 6,785 | 20.5% | 8,692 | 26.2% | 10,651 | 32.1% | 13,689 | 41.3% | 14,663 | 44.2% |
| Jefferson County | 66,048 | 11,597 | 17.6% | 14,879 | 22.5% | 18,442 | 27.9% | 23,159 | 35.1% | 25,200 | 38.2% |
| Knox County | 55,337 | 6,215 | 11.2% | 8,360 | 15.1% | 11,202 | 20.2% | 16,037 | 29.0% | 17,850 | 32.3% |
| Lake County | 232,220 | 17,823 | 7.7% | 24,039 | 10.4% | 30,861 | 13.3% | 43,097 | 18.6% | 49,458 | 21.3% |
| Lawrence County | 61,893 | 12,450 | 20.1% | 16,530 | 26.7% | 19,746 | 31.9% | 24,470 | 39.5% | 26,666 | 43.1% |
| Licking County | 151,978 | 16,110 | 10.6% | 21,043 | 13.8% | 26,708 | 17.6% | 36,486 | 24.0% | 39,447 | 26.0% |
| Logan County | 46,176 | 6,074 | 13.2% | 7,650 | 16.6% | 9,296 | 20.1% | 12,968 | 28.1% | 14,444 | 31.3% |
| Lorain County | 292,559 | 36,822 | 12.6% | 47,522 | 16.2% | 57,583 | 19.7% | 73,609 | 25.2% | 81,335 | 27.8% |
| Lucas County | 455,275 | 78,683 | 17.3% | 99,878 | 21.9% | 119,970 | 26.4% | 149,056 | 32.7% | 162,654 | 35.7% |
| Madison County | 36,543 | 3,461 | 9.5% | 4,309 | 11.8% | 5,835 | 16.0% | 8,471 | 23.2% | 9,662 | 26.4% |
| Mahoning County | 234,133 | 39,176 | 16.7% | 50,815 | 21.7% | 61,899 | 26.4% | 77,071 | 32.9% | 83,401 | 35.6% |
| Marion County | 60,815 | 10,063 | 16.5% | 13,439 | 22.1% | 16,501 | 27.1% | 21,348 | 35.1% | 22,863 | 37.6% |
| Medina County | 168,488 | 9,943 | 5.9% | 13,634 | 8.1% | 17,129 | 10.2% | 24,640 | 14.6% | 28,462 | 16.9% |
| Meigs County | 22,782 | 4,213 | 18.5% | 6,012 | 26.4% | 7,531 | 33.1% | 9,660 | 42.4% | 10,865 | 47.7% |
| Mercer County | 40,385 | 3,227 | 8.0% | 5,014 | 12.4% | 6,624 | 16.4% | 8,642 | 21.4% | 9,792 | 24.2% |
| Miami County | 99,288 | 8,376 | 8.4% | 11,733 | 11.8% | 16,409 | 16.5% | 22,365 | 22.5% | 25,150 | 25.3% |
| Monroe County | 14,003 | 2,470 | 17.6% | 3,537 | 25.3% | 4,383 | 31.3% | 5,155 | 36.8% | 5,497 | 39.3% |
| Montgomery County | 522,132 | 80,263 | 15.4% | 103,624 | 19.8% | 127,665 | 24.5% | 160,127 | 30.7% | 174,688 | 33.5% |
| Morgan County | 14,469 | 2,812 | 19.4% | 3,910 | 27.0% | 5,294 | 36.6% | 6,801 | 47.0% | 7,297 | 50.4% |
| Morrow County | 33,879 | 3,276 | 9.7% | 4,488 | 13.2% | 6,283 | 18.5% | 8,635 | 25.5% | 9,900 | 29.2% |
| Muskingum County | 83,214 | 13,170 | 15.8% | 17,502 | 21.0% | 21,850 | 26.3% | 29,011 | 34.9% | 31,870 | 38.3% |
| Noble County | 11,546 | 1,747 | 15.1% | 2,095 | 18.1% | 2,846 | 24.6% | 3,671 | 31.8% | 4,055 | 35.1% |
| Ottawa County | 40,767 | 3,638 | 8.9% | 4,574 | 11.2% | 6,035 | 14.8% | 7,591 | 18.6% | 8,921 | 21.9% |
| Paulding County | 18,949 | 1,777 | 9.4% | 2,751 | 14.5% | 3,494 | 18.4% | 4,963 | 26.2% | 5,835 | 30.8% |
| Perry County | 34,771 | 5,744 | 16.5% | 7,382 | 21.2% | 9,064 | 26.1% | 12,241 | 35.2% | 13,524 | 38.9% |
| Pickaway County | 48,843 | 5,697 | 11.7% | 7,423 | 15.2% | 9,422 | 19.3% | 11,867 | 24.3% | 13,172 | 27.0% |

Table A4: Ratio of Income to Poverty Level for Persons by County, 2005-2009*

| Area | Persons for Whom Poverty Status Was Determined | Ratio of Income to Poverty Level | | | | | | | | | |
|-------------------|--|----------------------------------|---------|------------|---------|------------|---------|------------|---------|------------|---------|
| | | Under 100% | | Under 125% | | Under 150% | | Under 185% | | Under 200% | |
| | | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Pike County | 27,169 | 6,360 | 23.4% | 8,471 | 31.2% | 9,849 | 36.3% | 11,796 | 43.4% | 12,549 | 46.2% |
| Portage County | 147,982 | 18,936 | 12.8% | 24,590 | 16.6% | 29,873 | 20.2% | 38,585 | 26.1% | 42,533 | 28.7% |
| Preble County | 41,065 | 3,486 | 8.5% | 5,291 | 12.9% | 7,275 | 17.7% | 10,303 | 25.1% | 11,768 | 28.7% |
| Putnam County | 34,205 | 2,374 | 6.9% | 3,168 | 9.3% | 4,232 | 12.4% | 6,068 | 17.7% | 7,118 | 20.8% |
| Richland County | 118,619 | 14,419 | 12.2% | 20,302 | 17.1% | 26,775 | 22.6% | 34,841 | 29.4% | 38,767 | 32.7% |
| Ross County | 69,234 | 11,073 | 16.0% | 14,637 | 21.1% | 17,590 | 25.4% | 22,732 | 32.8% | 25,187 | 36.4% |
| Sandusky County | 59,724 | 5,983 | 10.0% | 8,507 | 14.2% | 10,772 | 18.0% | 15,479 | 25.9% | 17,398 | 29.1% |
| Scioto County | 73,255 | 16,156 | 22.1% | 21,923 | 29.9% | 25,718 | 35.1% | 31,723 | 43.3% | 33,922 | 46.3% |
| Seneca County | 54,462 | 6,173 | 11.3% | 8,941 | 16.4% | 11,874 | 21.8% | 15,856 | 29.1% | 18,046 | 33.1% |
| Shelby County | 47,864 | 5,490 | 11.5% | 7,305 | 15.3% | 8,970 | 18.7% | 12,400 | 25.9% | 13,820 | 28.9% |
| Stark County | 369,482 | 45,569 | 12.3% | 61,976 | 16.8% | 78,196 | 21.2% | 102,990 | 27.9% | 113,671 | 30.8% |
| Summit County | 536,535 | 69,673 | 13.0% | 89,908 | 16.8% | 111,756 | 20.8% | 142,750 | 26.6% | 157,708 | 29.4% |
| Trumbull County | 208,851 | 29,322 | 14.0% | 38,551 | 18.5% | 48,190 | 23.1% | 63,683 | 30.5% | 70,964 | 34.0% |
| Tuscarawas County | 89,823 | 10,162 | 11.3% | 15,116 | 16.8% | 20,423 | 22.7% | 27,140 | 30.2% | 29,862 | 33.2% |
| Union County | 44,638 | 2,760 | 6.2% | 3,962 | 8.9% | 4,913 | 11.0% | 7,014 | 15.7% | 7,883 | 17.7% |
| Van Wert County | 28,244 | 2,092 | 7.4% | 3,313 | 11.7% | 4,851 | 17.2% | 7,524 | 26.6% | 8,693 | 30.8% |
| Vinton County | 13,090 | 2,616 | 20.0% | 3,777 | 28.9% | 4,602 | 35.2% | 5,861 | 44.8% | 6,493 | 49.6% |
| Warren County | 196,155 | 11,938 | 6.1% | 15,974 | 8.1% | 19,738 | 10.1% | 27,672 | 14.1% | 31,683 | 16.2% |
| Washington County | 59,917 | 8,804 | 14.7% | 11,533 | 19.2% | 14,882 | 24.8% | 19,087 | 31.9% | 20,791 | 34.7% |
| Wayne County | 111,069 | 10,946 | 9.9% | 15,929 | 14.3% | 22,514 | 20.3% | 30,332 | 27.3% | 34,162 | 30.8% |
| Williams County | 37,026 | 4,312 | 11.6% | 5,704 | 15.4% | 7,690 | 20.8% | 9,942 | 26.9% | 11,539 | 31.2% |
| Wood County | 116,206 | 14,581 | 12.5% | 18,367 | 15.8% | 22,855 | 19.7% | 28,485 | 24.5% | 31,055 | 26.7% |
| Wyandot County | 22,125 | 1,887 | 8.5% | 2,623 | 11.9% | 3,513 | 15.9% | 5,284 | 23.9% | 6,515 | 29.4% |

Note: * - Estimates are based on sample data collected from January 2005 through December 2009, reflecting inflation-adjusted family and/or personal income of the preceding 12 months.

Source: U.S. Bureau of the Census (2010c).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A5: Poverty by Family Type and Work Experience for Selected Years

| | 2009 ACS* | 1999 | 1989 |
|---|-----------|-----------|-----------|
| All Families | 2,947,214 | 3,007,207 | 2,915,439 |
| Householder Worked Full-Time/Year-Round | 1,504,851 | 1,757,621 | 1,628,600 |
| Number Poor | 44,750 | 33,183 | 26,295 |
| Percent Poor | 3.0% | 1.9% | 1.6% |
| Householder Worked Less Than Full-Time/Year-Round | 675,009 | 606,518 | 625,743 |
| Number Poor | 134,339 | 95,657 | 95,912 |
| Percent Poor | 19.9% | 15.8% | 15.3% |
| Householder Did Not Work | 767,354 | 643,068 | 661,096 |
| Number Poor | 148,943 | 106,186 | 161,699 |
| Percent Poor | 19.4% | 16.5% | 24.5% |
| Married Couples | 2,171,033 | 2,319,012 | 2,331,908 |
| Householder Worked Full-Time/Year-Round | 1,155,013 | 1,432,786 | 1,403,599 |
| Number Poor | 14,488 | 13,788 | 16,933 |
| Percent Poor | 1.3% | 1.0% | 1.2% |
| Spouse Worked Full-Time/Year-Round | 583,899 | 633,663 | 501,764 |
| Number Poor | 761 | 879 | 1,237 |
| Percent Poor | 0.1% | 0.1% | 0.2% |
| Spouse Worked Less Than Full-Time/Year-Round | 331,812 | 482,172 | 526,190 |
| Number Poor | 3,572 | 3,711 | 4,895 |
| Percent Poor | 1.1% | 0.8% | 0.9% |
| Spouse Did Not Work | 239,302 | 316,951 | 375,645 |
| Number Poor | 10,155 | 9,198 | 10,801 |
| Percent Poor | 4.2% | 2.9% | 2.9% |

Table A5: Poverty by Family Type and Work Experience for Selected Years

| | 2009 ACS* | 1999 | 1989 |
|---|-----------|---------|---------|
| Householder Worked Less Than Full-Time/Year-Round | 458,020 | 415,954 | 471,015 |
| Number Poor | 30,346 | 23,451 | 38,223 |
| Percent Poor | 6.6% | 5.6% | 8.1% |
| Spouse Worked Full-Time/Year-Round | 212,812 | 135,158 | 124,061 |
| Number Poor | 3,513 | 1,184 | 1,590 |
| Percent Poor | 1.7% | 0.9% | 1.3% |
| Spouse Worked Less Than Full-Time/Year-Round | 129,660 | 155,834 | 185,663 |
| Number Poor | 11,704 | 9,185 | 14,961 |
| Percent Poor | 9.0% | 5.9% | 8.1% |
| Spouse Did Not Work | 115,548 | 124,962 | 161,291 |
| Number Poor | 15,129 | 13,082 | 21,672 |
| Percent Poor | 13.1% | 10.5% | 13.4% |
| Householder Did Not Work | 558,000 | 470,272 | 457,294 |
| Number Poor | 50,067 | 40,521 | 55,685 |
| Percent Poor | 9.0% | 8.6% | 12.2% |
| Spouse Worked Full-Time/Year-Round | 137,341 | 71,197 | 58,803 |
| Number Poor | 7,057 | 2,120 | 2,047 |
| Percent Poor | 5.1% | 3.0% | 3.5% |
| Spouse Worked Less Than Full-Time/Year-Round | 83,139 | 68,602 | 64,877 |
| Number Poor | 12,286 | 6,884 | 8,891 |
| Percent Poor | 14.8% | 10.0% | 13.7% |

Table A5: Poverty by Family Type and Work Experience for Selected Years

| | 2009 ACS* | 1999 | 1989 |
|---|-----------|---------|---------|
| Married Couples/Householder Did Not Work (continued) | | | |
| Spouse Did Not Work | 337,520 | 330,473 | 333,614 |
| Number Poor | 30,724 | 31,517 | 44,747 |
| Percent Poor | 9.1% | 9.5% | 13.4% |
| Male Householder, No Wife Present | | | |
| Householder Worked Full-Time/Year-Round | 190,221 | 166,791 | 117,090 |
| Number Poor | 102,048 | 98,153 | 61,490 |
| Percent Poor | 5,012 | 3,114 | 1,469 |
| Percent Poor | 4.9% | 3.2% | 2.4% |
| Householder Worked Less Than Full-Time/Year-Round | 46,453 | 35,957 | 28,173 |
| Number Poor | 16,119 | 7,624 | 6,559 |
| Percent Poor | 34.7% | 21.2% | 23.3% |
| Householder Did Not Work | 41,720 | 32,681 | 27,427 |
| Number Poor | 13,385 | 9,476 | 7,894 |
| Percent Poor | 32.1% | 29.0% | 28.8% |
| Female Householder, No Husband Present | | | |
| Householder Worked Full-Time/Year-Round | 585,960 | 521,404 | 466,441 |
| Number Poor | 247,790 | 226,682 | 163,511 |
| Percent Poor | 25,250 | 16,281 | 7,893 |
| Percent Poor | 10.2% | 7.2% | 4.8% |
| Householder Worked Less Than Full-Time/Year-Round | 170,536 | 154,607 | 126,555 |
| Number Poor | 87,874 | 64,582 | 51,130 |
| Percent Poor | 51.5% | 41.8% | 40.4% |

Table A5: Poverty by Family Type and Work Experience for Selected Years

| | 2009 ACS* | 1999 | 1989 |
|--|-----------|---------|---------|
| Female Householder, No Husband Present (continued) | | | |
| Householder Did Not Work | 167,634 | 140,115 | 176,375 |
| Number Poor | 85,491 | 56,189 | 98,120 |
| Percent Poor | 51.0% | 40.1% | 55.6% |

Note: * - 2009 American Community Survey (ACS) data actually cover January 2008 through November 2009.

Source: U.S. Bureau of the Census (1993e, 2002a, 2010a).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development.
Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A6: Poverty by Household Type and Presence of Related Child(ren) for Selected Years

| Household Type | 2009 ACS* | | | 1999 | | | 1989 | | |
|---------------------------------|-----------|---------|---------|-----------|---------|---------|-----------|---------|---------|
| | Poor | | | Poor | | | Poor | | |
| | Total | Number | Percent | Total | Number | Percent | Total | Number | Percent |
| All Households^ | 4,526,404 | 666,492 | 14.7% | 4,446,621 | 474,607 | 10.7% | 4,089,312 | 512,172 | 12.5% |
| All Families | 2,947,214 | 328,032 | 11.1% | 3,007,207 | 235,026 | 7.8% | 2,915,439 | 283,906 | 9.7% |
| with Related Child(ren) | 1,413,842 | 264,004 | 18.7% | 1,528,839 | 185,813 | 12.2% | 1,490,651 | 227,253 | 15.2% |
| no Related Child(ren) | 1,533,372 | 64,028 | 4.2% | 1,478,368 | 49,213 | 3.3% | 1,424,788 | 56,653 | 4.0% |
| Married Couples | 2,171,033 | 94,901 | 4.4% | 2,319,012 | 77,760 | 3.4% | 2,331,908 | 110,841 | 4.8% |
| with Related Child(ren) | 903,105 | 62,125 | 6.9% | 1,070,155 | 45,556 | 4.3% | 1,126,427 | 73,745 | 6.5% |
| no Related Child(ren) | 1,267,928 | 32,776 | 2.6% | 1,248,857 | 32,204 | 2.6% | 1,205,481 | 37,096 | 3.1% |
| Male Head, No Wife Present | 190,221 | 34,516 | 18.1% | 166,791 | 20,214 | 12.1% | 117,090 | 15,922 | 13.6% |
| with Related Child(ren) | 112,093 | 28,237 | 25.2% | 99,938 | 16,044 | 16.1% | 58,550 | 11,760 | 20.1% |
| no Related Child(ren) | 78,128 | 6,279 | 8.0% | 66,853 | 4,170 | 6.2% | 58,540 | 4,162 | 7.1% |
| Female Head, No Husband Present | 585,960 | 198,615 | 33.9% | 521,404 | 137,052 | 26.3% | 466,441 | 157,143 | 33.7% |
| with Related Child(ren) | 398,644 | 173,642 | 43.6% | 358,746 | 124,213 | 34.6% | 305,674 | 141,748 | 46.4% |
| no Related Child(ren) | 187,316 | 24,973 | 13.3% | 162,658 | 12,839 | 7.9% | 160,767 | 15,395 | 9.6% |
| Non-family Households^ | 1,579,190 | 338,460 | 21.4% | 1,439,414 | 239,581 | 16.6% | 1,173,873 | 228,266 | 19.4% |

Notes: ^ - Poverty status for non-family households is the poverty status of the householder, and not necessarily that of any others in the household.

* - The 2009 American Community Survey (ACS) data actually cover January 2008 through November 2009.

Sources: U.S. Bureau of the Census (1993c, 2002a, 2010a).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A7: Cash Public Assistance Reciprocity by Poverty Status and Family Type for Selected Years

| | 2009 ACS* | | | 1999 | | | 1989 | | |
|--|-----------|-----------------|---------|-----------|-----------------|---------|-----------|-----------------|---------|
| | Total | Recip- ients | Percent | Total | Recip- ients | Percent | Total | Recip- ients | Percent |
| Families Above Poverty Level | 2,619,182 | 115,008 | 4.4% | 2,772,181 | 127,213 | 4.6% | 2,631,533 | 119,591 | 4.5% |
| Poor Families | 328,032 | 69,850 | 21.3% | 235,026 | 68,567 | 29.2% | 283,906 | 137,940 | 48.6% |
| Married Couples Above Poverty | 2,076,132 | 68,922 | 3.3% | 2,241,252 | 74,752 | 3.3% | 2,221,067 | 73,623 | 3.3% |
| Poor Married Couples | 94,901 | 14,444 | 15.2% | 77,760 | 15,509 | 19.9% | 110,841 | 35,792 | 32.3% |
| Male Head, No Wife Present, Above Poverty | 155,705 | 10,995 | 7.1% | 146,577 | 9,743 | 6.6% | 101,168 | 8,463 | 8.4% |
| Poor Male Head, No Wife Present | 34,516 | 7,443 | 21.6% | 20,214 | 3,738 | 18.5% | 15,922 | 5,630 | 35.4% |
| Female Head, No Husband Present, Above Poverty | 387,345 | 35,091 | 9.1% | 384,352 | 42,718 | 11.1% | 309,298 | 37,505 | 12.1% |
| Poor Female Head, No Husband Present | 198,615 | 47,963 | 24.1% | 137,052 | 49,320 | 36.0% | 157,143 | 96,518 | 61.4% |

Note: * - The 2009 American Community Survey (ACS) data actually cover January 2008 through November 2009.

Sources: U.S. Bureau of the Census (1993e, 2002a, 2010a).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A8: Poverty by Educational Attainment Among Persons Age 25 and Older for Selected Years

| Status | | 2009 ACS* | 1999 | 1989 |
|---|--------------|-----------|-----------|-----------|
| Persons Age 25 Years and Older for Whom Poverty Status Is Determined | Total Number | 7,580,659 | 7,251,494 | 6,773,558 |
| | Number Poor | 868,970 | 576,622 | 620,946 |
| | Percent Poor | 11.5% | 8.0% | 9.2% |
| Not a High School Graduate | Total Number | 903,135 | 1,199,702 | 1,613,378 |
| | Number Poor | 238,427 | 225,531 | 304,791 |
| | Percent Poor | 26.4% | 18.8% | 18.9% |
| High School Graduate | Total Number | 2,663,416 | 2,622,343 | 2,484,002 |
| | Number Poor | 335,394 | 205,676 | 196,242 |
| | Percent Poor | 12.6% | 7.8% | 7.9% |
| Some College or Associate's Degree | Total Number | 2,158,168 | 1,887,319 | 1,522,216 |
| | Number Poor | 224,934 | 103,481 | 90,110 |
| | Percent Poor | 10.4% | 5.5% | 5.9% |
| Bachelor's Degree and/or Post Graduate Work | Total Number | 1,855,940 | 1,542,130 | 1,153,962 |
| | Number Poor | 70,215 | 41,934 | 29,803 |
| | Percent Poor | 3.8% | 2.7% | 2.6% |

Note: * - The 2009 American Community Survey (ACS) data actually cover January 2008 through November 2009.

Source: U.S. Census Bureau (1993b, 2003b, 2010a).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

Table A9: Poverty by Age Group for Selected Years

| Age Group | 2009 ACS* | | | 1999 | | | 1989 | | |
|-----------|------------|-----------|---------|------------|-----------|---------|------------|-----------|---------|
| | All | Poor | | All | Poor | | All | Poor | |
| | | Number | Percent | | Number | Percent | | Number | Percent |
| All Ages | 11,225,133 | 1,709,971 | 15.2% | 11,046,987 | 1,170,698 | 10.6% | 10,574,315 | 1,325,768 | 12.5% |
| 0-4 | 727,864 | 195,089 | 26.8% | 741,303 | 128,266 | 17.3% | 773,866 | 163,177 | 21.1% |
| 5 | 139,332 | 33,038 | 23.7% | 152,275 | 24,107 | 15.8% | 158,458 | 31,594 | 19.9% |
| 6-11 | 875,568 | 190,708 | 21.8% | 979,410 | 144,635 | 14.8% | 941,949 | 167,776 | 17.8% |
| 12-17 | 930,693 | 165,475 | 17.8% | 965,350 | 111,677 | 11.6% | 892,390 | 130,659 | 14.6% |
| 18-24 | 970,747 | 256,691 | 26.4% | 949,809 | 185,119 | 19.5% | 1,019,145 | 197,449 | 19.4% |
| 25-34 | 1,444,535 | 246,096 | 17.0% | 1,488,244 | 150,317 | 10.1% | 1,781,247 | 208,492 | 11.7% |
| 35-44 | 1,509,282 | 186,131 | 12.3% | 1,800,163 | 138,657 | 7.7% | 1,606,133 | 128,682 | 8.0% |
| 45-54 | 1,733,379 | 182,871 | 10.5% | 1,548,046 | 94,275 | 6.1% | 1,109,017 | 76,591 | 6.9% |
| 55-64 | 1,373,943 | 126,571 | 9.2% | 1,000,322 | 77,903 | 7.8% | 971,144 | 80,550 | 8.3% |
| 65-74 | 817,372 | 60,719 | 7.4% | 783,511 | 54,571 | 7.0% | 819,933 | 71,672 | 8.7% |
| 75 & Over | 702,148 | 66,582 | 9.5% | 638,554 | 61,171 | 9.6% | 501,033 | 69,126 | 13.8% |

Note: * - The 2009 American Community Survey (ACS) data actually cover January 2008 through November 2009.

Sources: U.S. Bureau of the Census (1993c, 2002a, 2010a).

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Table A10: Poverty by Race and Hispanic Status for Selected Years

| Race/Hispanic Status | Persons for Whom Poverty Status Was Determined, 2009 ACS* | | | Persons for Whom Poverty Status Was Determined, 1999 | | | Persons for Whom Poverty Status Was Determined, 1989 | | |
|--------------------------------|---|-----------|---------|--|-----------|---------|--|-----------|---------|
| | Totals | Poor | | Totals | Poor | | Totals | Poor | |
| | | Number | Percent | | Number | Percent | | Number | Percent |
| Total | 11,225,133 | 1,709,971 | 15.2% | 11,046,987 | 1,170,698 | 10.6% | 10,574,315 | 1,325,768 | 12.5% |
| By race^: | | | | | | | | | |
| White | 9,455,790 | 1,171,222 | 12.4% | 9,407,672 | 766,827 | 8.2% | 9,304,054 | 931,822 | 10.0% |
| Black | 1,301,667 | 431,791 | 33.2% | 1,227,364 | 325,857 | 26.5% | 1,105,410 | 357,250 | 32.3% |
| American Indian/Alaskan Native | 19,361 | 5,864 | 30.3% | 25,769 | 5,678 | 22.0% | 21,587 | 5,199 | 24.1% |
| Asian/Pacific Islander# | 176,853 | 20,027 | 11.3% | 131,912 | 17,022 | 12.9% | 86,643 | 13,803 | 15.9% |
| Other | 74,401 | 24,121 | 32.4% | 86,596 | 19,640 | 22.7% | 56,621 | 17,694 | 31.2% |
| Two or More Races | 197,061 | 56,946 | 28.9% | 167,674 | 35,674 | 21.3% | n.a. | n.a. | n.a. |
| Hispanics~ | 313,206 | 94,871 | 30.3% | 207,134 | 42,104 | 20.3% | 128,370 | 31,995 | 24.9% |
| White, not Hispanic | 9,241,995 | 1,109,314 | 12.0% | 9,307,054 | 749,760 | 8.1% | 9,232,594 | 918,161 | 9.9% |
| All Minorities Combined | 1,983,138 | 600,657 | 30.3% | 1,739,933 | 420,938 | 24.2% | 1,341,721 | 407,607 | 30.4% |

Notes: * - The 2009 American Community Survey (ACS) data actually cover January 2008 through November 2009; ^ - races are one race alone in 1999 and 2009, and are not entirely comparable with 1989; those of two or more races in 1989 were included in "Other;" n.a. - not available; # - calculated by subtraction for 2009; ~ - Hispanics may be of any race.

Sources: U.S. Bureau of the Census (1993c, 1993f, 2002a, 2010a).

Prepared by: Policy Research & Strategic Planning, Ohio Dept. of Development. Telephone 800/848-1300, or 614/466-2116 (DL, 3/11).

NOTES

- 1 Poverty status is determined for all people except those in institutions, military group quarters or college dormitories, and unrelated individuals under 15 years old (children who are not related family members). The 2009 American Community Survey data were collected each month of that year, and poverty statistics refer to the 12 months preceding the month the survey was completed. Consequently, the actual time period covered by the Survey extends from January 2008 through November 2009. The 2009 datasets were released in the latter half of 2010.
- 2 Numbers throughout the report frequently are rounded to avoid the impression of greater precision than warranted. Following the procedure recommended by the Census Bureau (2002c), all of the estimates for Ohio based on the Current Population Survey data are three-year moving averages. That means that the estimates of poor in Ohio for any non-decennial census year are based not only on the Survey for that year, but on the data covering the preceding and following years as well. For example, the estimates for 1990 are based on data gathered for the years 1989 (from the decennial census) through 1991, and the estimates for 1991 are based on data gathered for the years 1990 through 1992. With a larger sample size, this procedure produces more reliable estimates – especially for percentages. It also reduces the erratic changes seen when only one year of data is used. However, what is gained in reliability is lost in specificity. A three-year moving average for 1991 refers to a three-year period centered on 1991. Excluded from the Survey-based calculations are unrelated children under 15 years old and many group quarters residents. Unlike the decennial census, Current Population Survey data include college students in dorms as parts of their families of orientation, and therefore as persons for whom poverty status is determined. There is nothing that can be done to change this and its reduction of comparability with estimates from other Census Bureau programs. Fortunately, the effect is small.
- 3 However, unrelated persons sharing a housing unit (e.g., roommates) may split expenses such as utilities and rent, permitting more of their income to be devoted to food.
- 4 The high poverty rate in Athens may be partially explained by the large portion of the population that are students living off-campus.
- 5 Starting at the southwestern end, the 32 include Clermont, Brown, Highland, Adams, Scioto, Pike, Ross, Hocking, Vinton, Jackson, Lawrence, Gallia, Meigs, Athens, Perry, Morgan, Washington, Monroe, Noble, Muskingum, Coshocton, Guernsey, Belmont, Jefferson, Harrison, Tuscarawas, Holmes, Carroll, Columbiana, Mahoning, Trumbull and Ashtabula. Ten are in metropolitan areas: Belmont, Brown, Carroll, Clermont, Columbiana, Jefferson, Lawrence, Mahoning, Trumbull and Washington.

- 6 Several things need to be remembered when comparing the 2000 Census data with the 2005-9 American Community Survey data. First, metropolitan areas often were redefined as a result of the 2000 Census. Specific geographic areas compared may not be exactly the same. (This is certainly true for the summary figures.) The same may be true of the urban/rural dichotomy and one or more cities listed in Appendix Table A3b. Second, the validity of testing for significant changes in poverty rates is questionable to the extent that the geographic areas – and their populations – differ. Finally, the urban/rural and metropolitan/non-metropolitan dichotomies are not identical. Metropolitan areas have rural sections, and urban places are found in non-metropolitan areas.
- 7 Athens, Bowling Green, Kent and Oxford are small college towns in which off-campus students comprise relatively large portions of the populations. Off-campus students not living with their families of orientation frequently qualify as poor because some sources of money they may receive and use – loans and irregular gifts – are not counted as income by the Census Bureau. Consequently, their large presence in small towns may drive the communities' poverty rates to high levels. In this circumstance, a community's family poverty rate may be a more useful measure of the extent of poverty because students are less likely to be married. Indeed, the family poverty rates of Athens, Bowling Green, Kent and Oxford – 18.6, 9.6, 17.8 and 16.2 percent, respectively – are closer to the state's rate of 10.0 percent than are the corresponding poverty rates for persons (U.S. Bureau of the Census, 2010c).
- 8 These data points may be artifacts of the Census Bureau's methodology. Members of family households are assumed to share the income of all members, while members of non-family households are not. Consequently, the poverty rate of non-family households is really the poverty rate of the householder, regardless of how many other people may live in the household and what their income may be. In practice, unrelated people have roommates to reduce their expenses, thereby leaving larger portions of their incomes for food.
- 9 Cash public assistance includes supplemental security income payments made to low income persons who are at least 65 years old, blind, or disabled. It also includes aid to families with dependent children and general assistance. Payments received for medical care are excluded (U.S. Bureau of the Census, 1992a). Families that are not poor may receive cash public assistance because eligibility is not always cut-off at 100 percent of the poverty level, because a member worked part of the year during which the family received assistance, or because they were poor during the preceding year. Those that had incomes below the poverty level may not have received public assistance because they did not apply for it, or because they did not meet all of the eligibility requirements.
- 10 Race is a matter of self-identification. "Hispanic" is an ethnic status, and Hispanics may be of any race. Bi- and multi-racial categories were used for the first time in the 2000 Census. While only a small percentage of people identify themselves as such, the addition of this category means that the racial categories of 2000 and 2009 are

not entirely comparable with those of previous censuses. Similarly, data on Hispanics may not be entirely comparable over time due to slight differences in the ways the questions were asked during different censuses (U.S. Bureau of the Census, 2002b: Appendix B).

- 11 An exception to this last statement is the consideration of the householder’s age. Families of one or two persons with householders age 65 years and older have lower income requirements than do corresponding families with younger householders (U.S. Bureau of the Census, 1992a: B-28).
- 12 The householder is the person in whose name the occupied housing unit is owned or rented. Persons related to one another by birth, marriage or adoption – but living with a householder to whom they are *not* related – comprise (specifically) an unrelated subfamily (U.S. Bureau of the Census, 1992a).
- 13 This definition of income has much in common with those used by the Internal Revenue Service and the Bureau of Economic Analysis, but it is not identical with the definitions used by the latter two. Consequently, area statistics produced by the latter may strongly correlate with poverty statistics, but do not substitute for them. Also, it is possible to calculate a ratio of income to poverty level:

$$\text{Ratio} = \text{Family's Income} / \text{Family's Poverty Threshold.}$$

Some data tables in this report present statistics by the ratio of income to poverty level. The poor have a ratio value less than 1.00. Those at or above 1.00 – but still close to it – may be regarded as the near-poor.

- 14 It should be mentioned that both official and experimental measures of poverty are limited in assessing a family’s ability to meet its needs when they consider only the family’s income. Poverty measures ignore any wealth a family may have and use in meeting its minimum needs; a family may use its savings to compensate for any short fall of income. However, this is a minor quibble. Data show that low-income households generally have fewer assets of any sort on which to draw if necessary (U.S. Bureau of the Census, 2001a: Table C).

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