TOLEDO AND LUCAS COUNTY POVERTY STUDY

Jack Ford Urban Affairs Center

8.15.19

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OUTLINE

- Poverty
- Education
- Housing
- Disability
- Public Assistance
- Employment
- Cost of Living
- Interview Themes
- Case Studies

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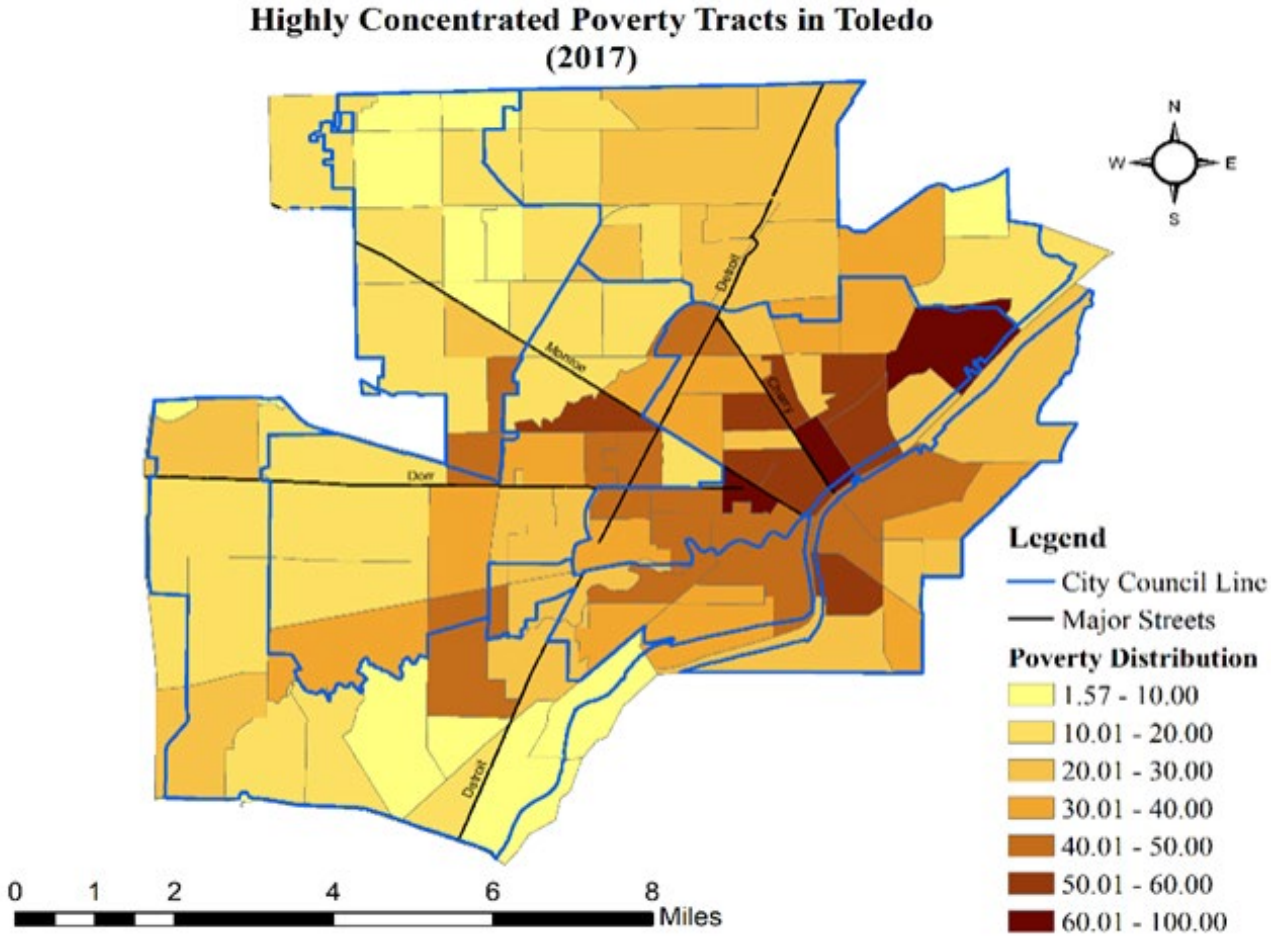
POVERTY

Federal Poverty Level (FPL) in 2017:

- One member is **$12,060**
- Four members is **$24,600**

In 2017:

- **26.5%** of City of Toledo's residents lived in Poverty, compared to **19%** of Lucas County's residents.
- **38.2%** of City of Toledo's children lived in Poverty, compared to **28.1%** of Lucas County's children.
- **30.4%** of City of Toledo's immigrants were in Poverty, compared to **23.8%** of Lucas County's immigrants.



SOURCE: U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES, 2017

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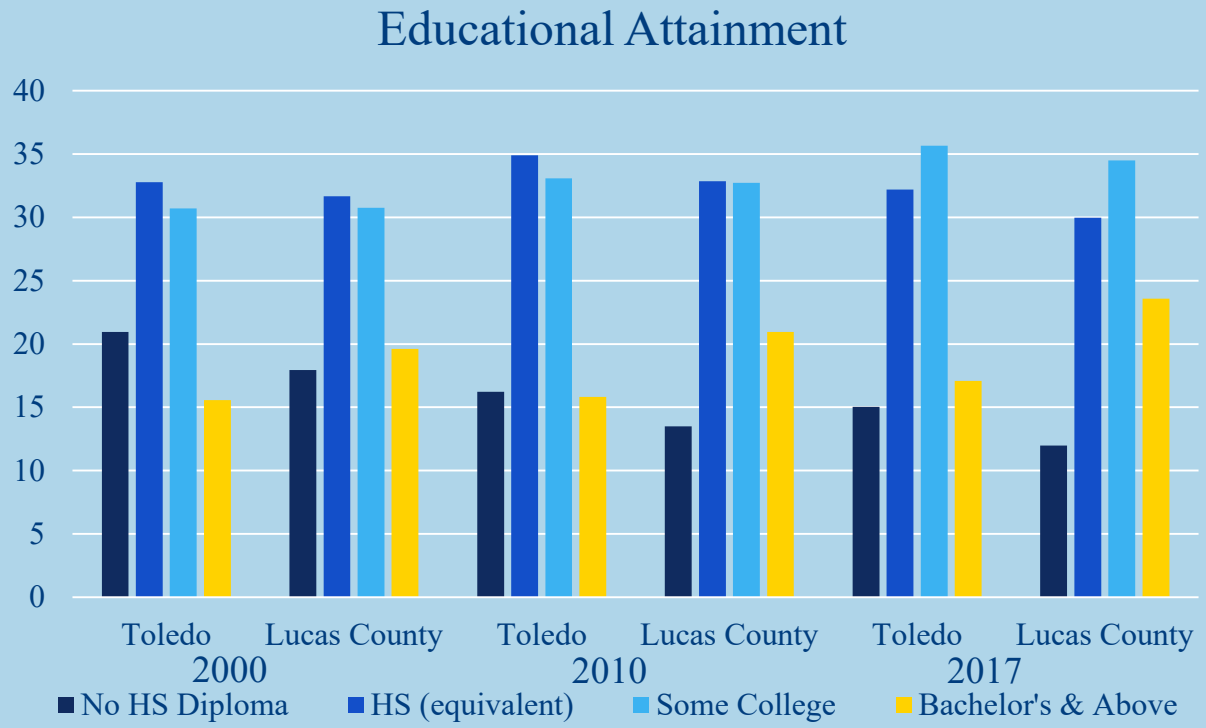
EDUCATION



In 2017:

- **15%** of City of Toledo's residents had no high school diploma.
- **32.2%** of City of Toledo's residents had a high school diploma as their highest educational attainment.
- **34.5%** of City of Toledo's residents had some college credits, no degree.
- **17%** of City of Toledo's residents had a bachelor's degree and above.
- **70%** of the jobs created in the City require only a high school diploma or G.E.D.

SOURCE: ACS (2000, 2010, & 2017)

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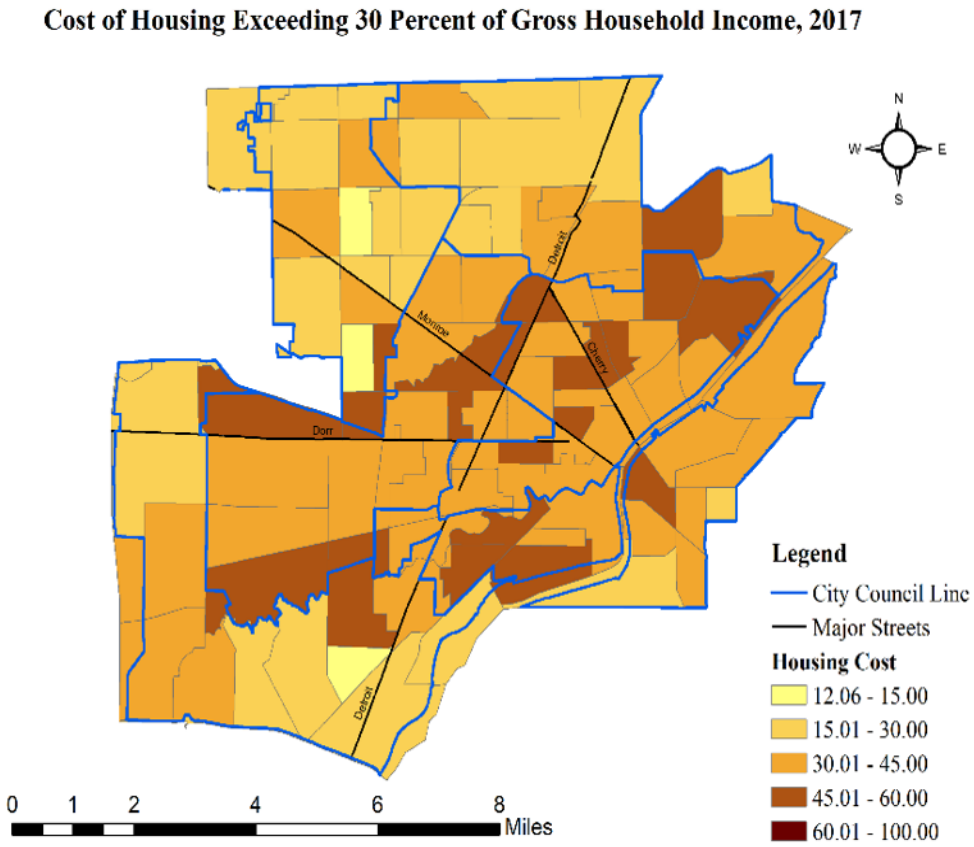
HOUSING

48% percent of City of Toledo's residents are renters and **52%** own their home. Households should be spending less than **30%** of gross household income on housing.

In 2017:

- **45%** of City of Toledo's **renters** paid more than **30%** of gross household income on housing.
- **21%** of City of Toledo's **homeowners** paid more than **30%** of gross household income on housing.
- Households in District 4 (Old West End and Totco), spent at least **45%**, and District 1 had Kenwood-Sheridan, The Colony, Onyx and Roosevelt neighborhoods as high concentration areas.



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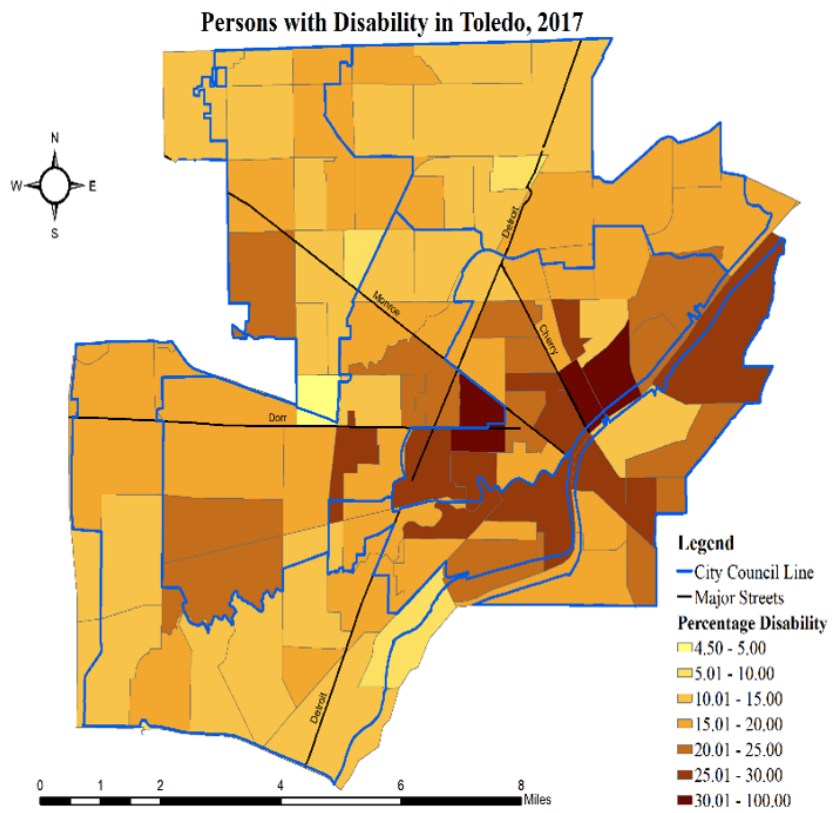
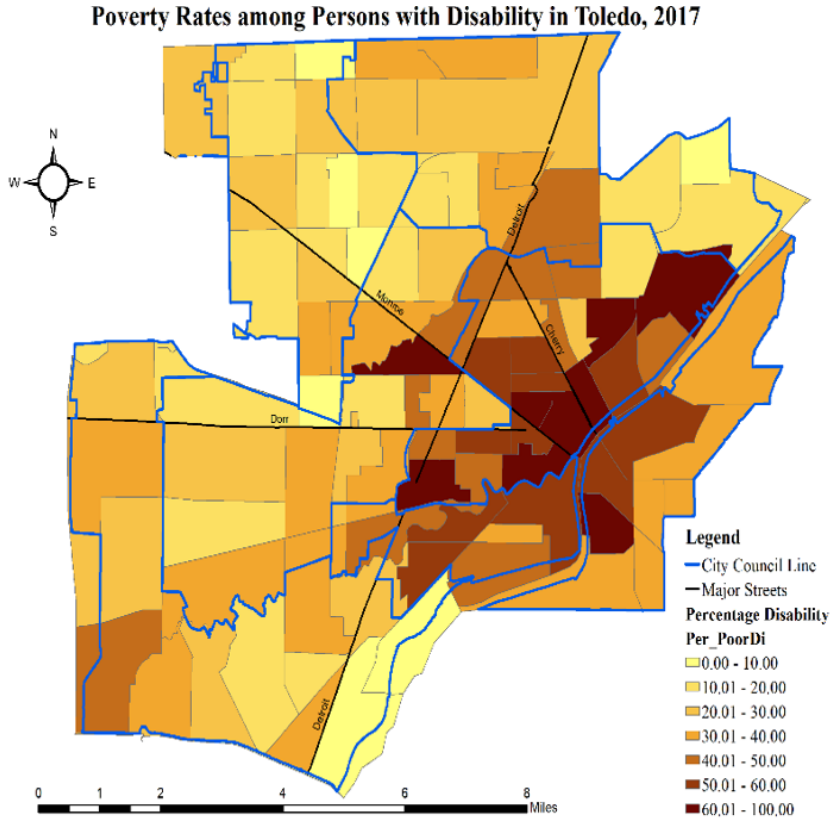
DISABILITY





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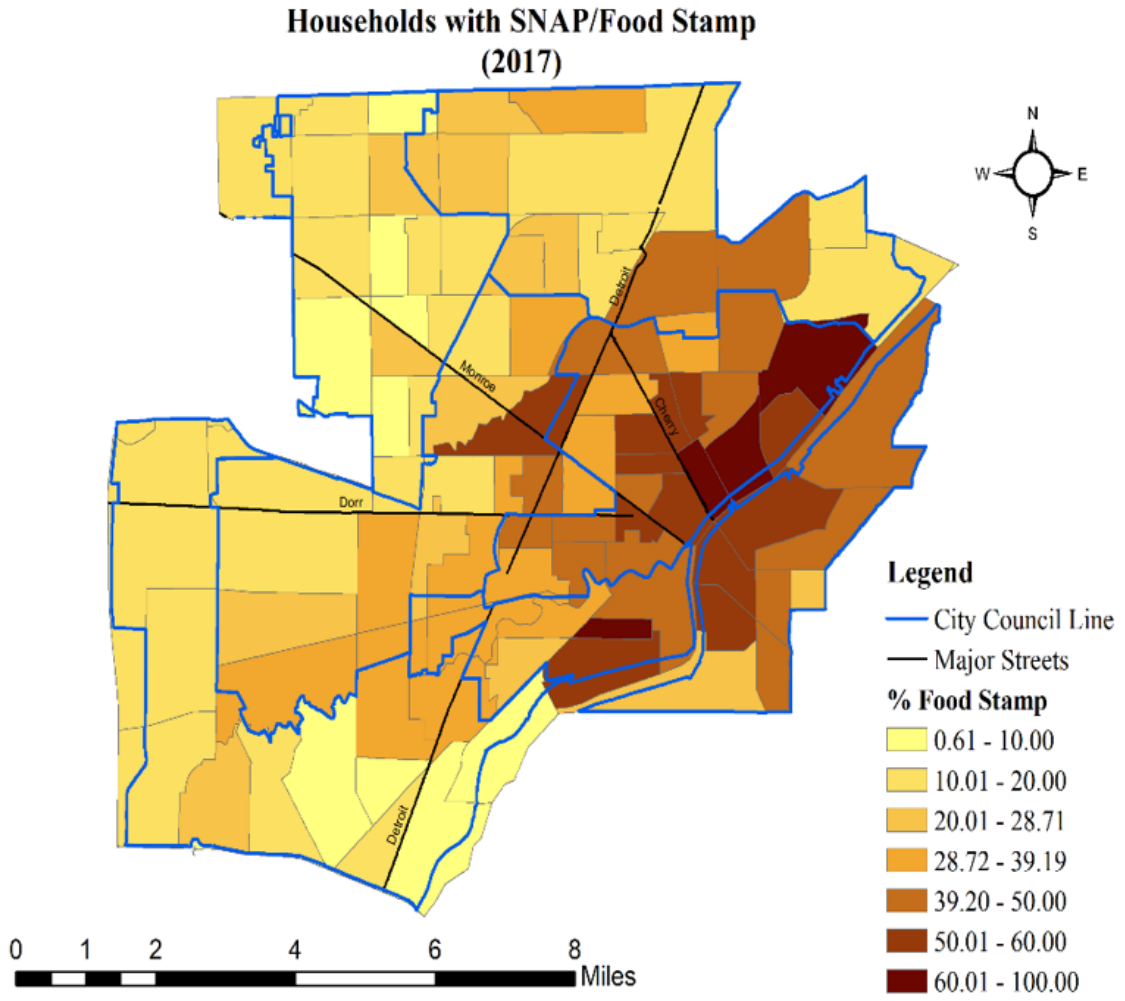
PUBLIC ASSISTANCE

In 2017, Toledo residents on SNAP/Food Stamp assistance were reported at **26.4%**, with **9.73%** on SSI.



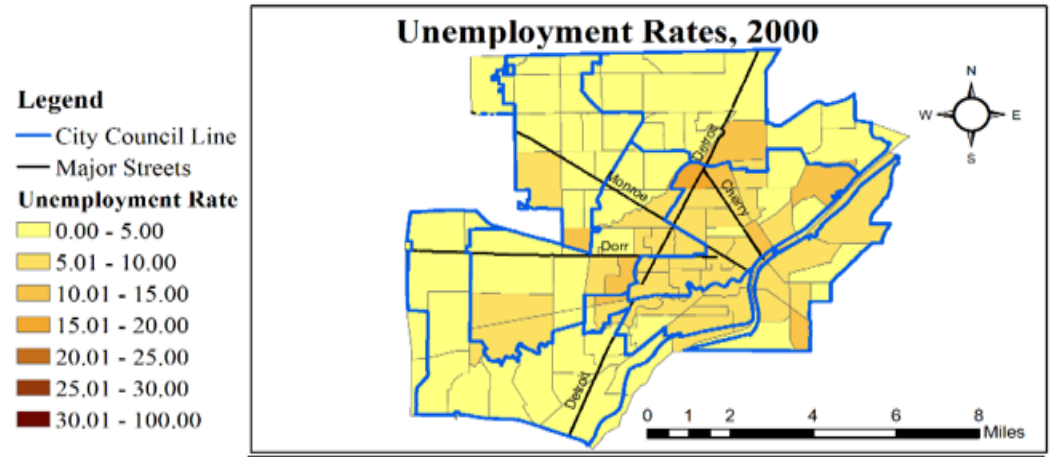
EMPLOYMENT AND UNEMPLOYMENT

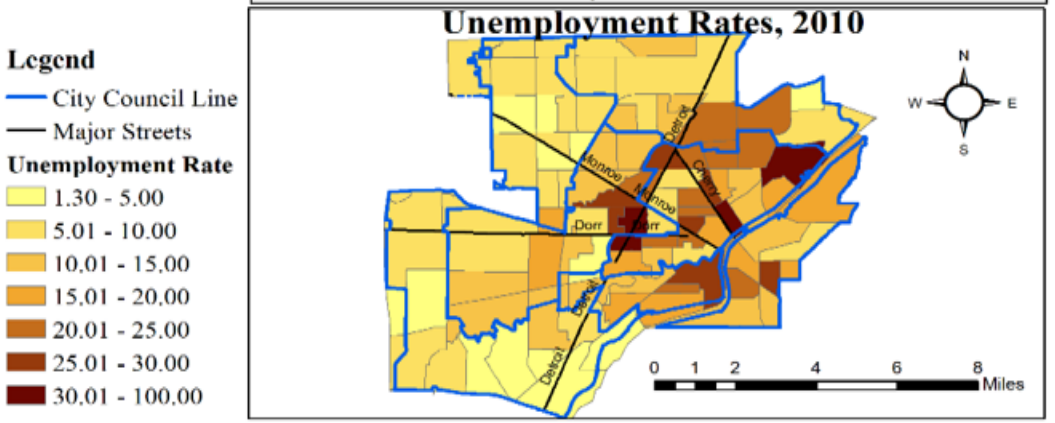
Employment rates in the City of Toledo:

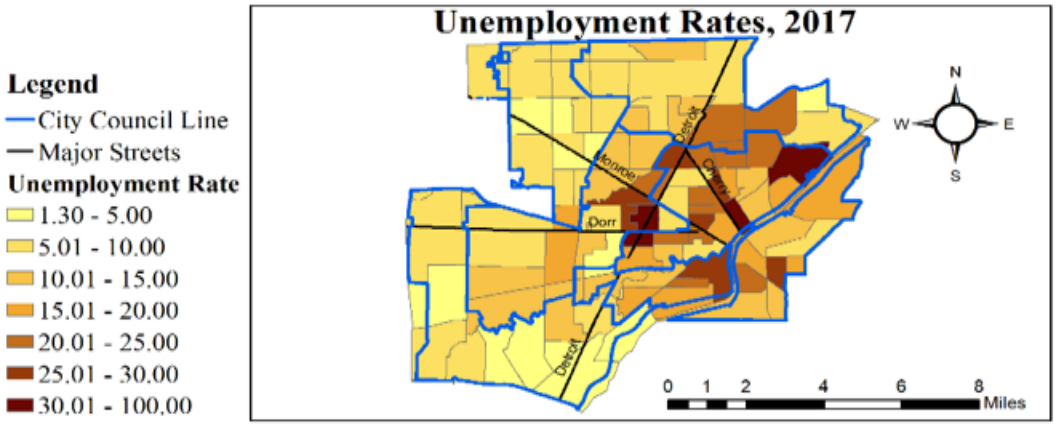
2000: **58.5%**

2010: **54.9%**

2017: **89.2%**







COST OF LIVING

The federal minimum wage is **$7.25** an hour ($15,080 annually before taxes).

Ohio's minimum wage is **$8.55** an hour ($17,784 annually before taxes).

The median household income for residents in the City of Toledo is **$17.21** an hour ($35,808 annually before taxes).

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COST OF LIVING

One adult (no children) in Lucas County: **$8.64** an hour ($18,258 annually) to afford **$1,522** in monthly expenses

Expense	Amount
Housing	$507
Food	$234
Transportation	$259
Healthcare	$164
Miscellaneous	$116
Taxes	$241
Total	$1,552

SOURCE: OHIO ASSOCIATION OF COMMUNITY ACTION ACTIVITIES – SELF-SUFFICIENCY CALCULATOR (PAGE: 43-45)

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COST OF LIVING

One adult, one child in Lucas County: **$19.28** an hour ($40,720 annually) to afford **$3,393** in monthly expenses (childcare)

Expense	Amount
Housing	$665
Child Care	$961
Food	$234
Transportation	$267
Healthcare	$368
Miscellaneous	$261
Taxes	$663
Earned Income Credit	$0
Child Care Tax Credit	-$55
Child Tax Credit	-$83
Total	$3,393

SOURCE: OHIO ASSOCIATION OF COMMUNITY ACTION ACTIVITIES – SELF-SUFFICIENCY CALCULATOR (PAGE: 43-45)

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COST OF LIVING

Dr. Amy Glasmeier's (MIT) Living Wage Calculator takes into consideration other living costs besides basic food needs and income required before and after taxes. These quantities represent the minimum on lifestyle costs, no savings.
(Page: 45-49)

One adult (no children) in the City of Toledo **$10.35** an hour ($21,528 annually)

One adult, one child in the City of Toledo **$22.29** an hour ($46,363 annually)

One adult, three children in the City of Toledo **$33.20** an hour ($69,054 annually)

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INTERVIEWS

The dwindling of Community Development Corporations (CDCs) in the area after the late 1980s left a gap in community development at a time when economic restructuring reduced the number and share of manufacturing jobs in the local economy. The lack of resources, on top of the inefficiencies of such resources in some organizations, diluted the purpose and effectiveness of poverty-focused programs in Toledo (Participant #1, 7/3/19).

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INTERVIEWS

The current programming landscape is siloed and territorial. Multiple organizations can be working towards one issue, but are often working independently and with slightly different approaches. With more collaboration, more could be achieved, including more sustainable results over a longer period of time (multiple participants).

Poverty needs to be understood as an issue with “a thousand cracks that need to be filled” because it is not just about the physical experience of being poor, but also the emotional, spiritual, and mental. It limits a person’s freedom of choice to live an abundant life, so (it is) a “poverty of freedom” (Participant #2, 7/9/19).

"There needs to be more focus on competent data organization and management to ensure proper and equitable distribution of funds—including transparency with public data and community requests."

(Participant #3, 7/15/2019)

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CASE STUDIES

Cincinnati, OH - “Hand Up” on Poverty

Cincinnati’s poverty rate from 2008 to 2012 was as high as **29.4%**.

The Hand Up Initiative is meant to give those in poverty a “hand up” on the job market by providing them training opportunities and getting them back to work or into jobs with higher pay.

The city pays for the Hand Up Initiative using about **$1.4-M** in Community Development Block Grant (CDBG) funds.

CASE STUDIES

Lancaster, PA - Deems Poverty a “Moral Issue”

In 2016, Mayor Rick Gray created the Commission to Combat Poverty.

The Commission composed of a plethora of community leaders, city officials and academics researched the city’s poverty crisis over the course of 14 months and created a report.

The report suggested many policy proposals across all of these poverty-related issues, but perhaps even more importantly, the report identified a series of grants, loans and federal programs through which the city or city residents could apply to address these issues.

It now has nine functioning “Action Teams” that all focus on a particular segment of the poverty challenge. Example Action Teams are the Jobs Action Team, the Food Security Team, the Education Team and the Data Analysis Team.

CASE STUDIES

Rochester, NY - Data-Driven Solutions

Mayor Lovely A. Warren created the Office of Innovation and Strategic Initiatives to use data and best management practices to develop strategies for the city to address all of its issues, but poverty has always been a top priority.

Creation of the Kiva Rochester Crowdfunded Loans Program: Rochester citizens can apply for micro ($1,000-10,000) loans to small businesses owners who are looking to hire or retrain employees, with **0%** interest and zero fees.

St. Paul, MN- Creates Jobs

St. Paul's poverty rate in 2016 was **22.3%**.

City Council created a Legislative Advisory Committee on Poverty (SPLACP) and commissioned a report.

The report prioritized job creation and readiness training so that individuals could find secure and steady employment.

They created a $500,000 fund to spur job creation and retention, fund supports business venture in defined "areas of Concentrated Poverty" (ACPs).

POLICY RECOMMENDATIONS

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THANK YOU

Jack Ford Urban Affairs Center
Thursday, Aug. 15, 2019

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