



PUBLISHED
DEC 2024

POVERTY & ECONOMIC INSECURITY IN FRANKLIN COUNTY



Rob Moore
Scioto Analysis

Scioto Analysis
Economics | Public Policy

Will Petrik
RISE Together Innovation Institute



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About RISE Together

RISE Together Innovation Institute is on a mission to harness the collective power of people and systems to disrupt structural racism and issues of poverty in Franklin County. Through innovative solutions and collaborative efforts, we seek to achieve equity for all. Our goal is to remove barriers and make opportunity more accessible for all residents of our growing region.

The RISE Together Innovation Institute is supported by:



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CO-AUTHORS

WILL PETRIK

Director of Policy & Advocacy



Will Petrik is the Director of Policy & Advocacy with Rise Together Innovation Institute. He joined RTII because of his commitment to making concrete improvements in people's lives. He believes that all people deserve freedom, dignity, and economic security.

Will has 12+ years of experience in community engagement, communications, public policy, advocacy, and coalition building, and a proven track record of making a positive difference for families. As State Director of Advocates for Ohio's Future, he (along with dozens of other organizations) helped expand Medicaid in Ohio. Because of this work, over 700,000 people now have access to healthcare coverage.

At Policy Matters Ohio, Will spearheaded efforts to make child care more affordable for parents, and he worked with local leaders to enact paid parental leave for city workers in Cleveland. He also developed a state policy proposal to change the tax code and put more money in the pockets of families to help them pay for necessities.

Will lives in North Linden with his wife, Jen, and their two cats. Outside of work, he likes to spend time with friends, go for walks, sing, dance, play guitar, and garden.

CO-AUTHORS

ROB MOORE

Policy Analyst in Residence



Rob Moore is the principal for Scioto Analysis. Rob has worked as an analyst in the public and nonprofit sectors and has analyzed diverse issue areas such as economic development, environment, education, and public health. His specialty is applied microeconomic analysis of public policies and tradeoffs between efficiency and equity outcomes in economic development and social safety net programs. He maintains memberships with the Association for Public Policy Analysis and Management, the Society for Benefit-Cost Analysis, and the Ohio Performance Evaluators' Group, the latter of which he serves as a board member and policy chair. He also serves as Vice President for Gross National Happiness USA, a national grassroots organization promoting multidimensional measurement of well-being in society.

Before becoming an analyst, Rob was a community organizer in Omaha, Nebraska. He holds a Master of Public Policy from the University of California Berkeley's Goldman School of Public Policy and a Bachelor of Arts in Philosophy from Denison University. In his free time, Rob enjoys travel, film, road biking, Dungeons & Dragons, and performing improvisational comedy.

RISE Together's Vision: where everyone has the resources to thrive

No child should go to school hungry, and no one should have to choose between paying for groceries, rent, or a visit to the doctor's office. Franklin County can be a place where every resident has the resources and opportunities to thrive.



Executive Summary

Franklin County, Ohio, is home to over **1.3 million people**, yet for many, the promise of economic stability and opportunity remains out of reach. Despite being one of the most prosperous regions in the state, systemic inequities, rising costs, and insufficient wages have left thousands struggling to make ends meet. The latest report from the RISE Together Innovation Institute reveals the depth of poverty and economic insecurity in the county. This executive summary distills the report's key findings and recommendations, offering a blueprint for fostering economic security and mobility for all.

39% of households
(213,665 households)
**in Franklin County could
not afford essentials**
such as food, housing,
healthcare, childcare, &
transportation in 2022.

The reality of poverty and economic insecurity in Franklin County

Imagine a single parent in Columbus with two kids working a full-time job as a home health aide making \$12.25 an hour. Despite their dedication, their hourly wage isn't enough to afford all the necessities. They are one of the **194,000 Franklin County residents**—15% of the population—living below the Federal Poverty Level (FPL) in 2023.¹

Most people understand that residents below the FPL struggle to afford necessities, but far more residents in Franklin County actually struggle to afford the basics. While 13% of households (72,610 households) had income below the Federal Poverty Level, a staggering 39% of households (213,665 households) in Franklin County struggle to afford all the essentials such as food, housing, healthcare, childcare, and transportation in 2022, according to United for ALICE.²

The challenges are starkest for children. **Nearly 1 in 5 children** (an estimated 59,000 children) in Franklin County live in households with income below the FPL.³ Children growing up in poverty face more barriers to education and economic opportunities compared to their peers from families that have higher incomes and more economic stability.

Disparities by race and place

The racial disparities in Franklin County tell a story of systemic exclusion. **Black residents are more than twice as likely as white residents to live in poverty (24% vs. 10%).** Hispanic residents face similarly high rates of poverty at 20%. Despite this, **more white people have incomes below the poverty level than any other race.**⁴

Franklin County's highest poverty rates are concentrated in urban areas like Franklinton (54%) and South Linden (36%), where systemic disinvestment has compounded economic insecurity. In contrast, suburban areas like New Albany (2.2%) and Powell (2.6%) have the lowest rates of poverty and higher median incomes.⁵

An analysis from the National Center for Health Statistics (NCHS) found that Black adults were three times as likely as white adults to experience family food insecurity in 2021.⁶ These disparities are not new. Long before the pandemic, Black residents and communities did not have access to the same resources and opportunities as white communities.

Black and Hispanic residents in Franklin County have higher rates of poverty than white residents. Despite this, more white people have income below the poverty level than any other race.

Drivers of poverty and economic insecurity: systemic racism, rising costs, and low wage jobs

Systemic racism

Black residents disproportionately experience economic insecurity due to policies that have long excluded them from wealth-building, educational, and housing opportunities. Since 1804, Ohio has had a different set of codes for Black residents. While the Black Codes instituted by state lawmakers are no longer legally on the books, the vestiges of those rules continue to have modern day implications.

Policies such as redlining and racial covenants excluded Black residents from homeownership opportunities.⁷ Another example is the development of the Interstate Highways. I-71 and I-70 were built through predominantly Black neighborhoods such as the Near East Side, Milo Grogan, and King-Lincoln, displacing businesses and thousands of residents, and further entrenching economic and racial inequalities.

These policies perpetuated systemic inequalities and limited economic mobility among Black residents. Neighborhoods impacted by redlining, racial covenants, and the freeway development continue to have higher rates of poverty compared to other neighborhoods in Central Ohio.

Rising costs

For many families, the rising cost of living has turned economic survival into a daily battle. Housing costs in Franklin County have skyrocketed, with the median home price jumping 54% since 2017, while rent for a two-bedroom apartment has increased by 47%.⁸

Similarly, childcare costs have surged. In 2018, a family with an infant and a preschool aged child paid \$435 a week (or \$1,885 every month) on average for childcare at a center. In 2022, that same family paid, on average, \$522 a week (or \$2,262 every month) for childcare at a childcare center, a 20% increase in costs.⁹

Families are also seeing a much higher grocery bill compared to before the pandemic. The average price of eggs and bread increased by over 50% from 2017 to 2022.¹⁰ Interest rates have also shot up. The average 30-year fixed rate mortgage increased from 3% in 2021 to 6.8% in 2023, making it more costly to purchase a home.¹¹

Housing costs have skyrocketed, with the median home price jumping 54% and rent for a 2-bedroom apartment increasing 47% since 2017.

Low wages

Most of us are working hard to build a better life for ourselves and our families. However, wages have not kept pace with the rising cost to live. **Seven of the ten most common jobs in the Columbus metro area don't pay enough for a renter to afford a 2-bedroom apartment in Columbus.** These jobs, including fast food, retail, home health aides and cashiers, employ roughly 180,000 residents.¹² Too many of the jobs in Central Ohio don't pay wages that provide a foundation of stability and security for a family. Additionally, nearly 21% of part-time or seasonal workers live below the poverty level.¹³

The cost of inaction

Children who grow up in households with incomes at or below the federal poverty level

are more likely to do worse in school, have mental and physical health problems, and get involved with the child welfare and criminal legal system, compared to their peers from households with higher incomes.¹⁴

Economic insecurity and the stress that comes with it affects the health of mothers and their babies. Stress during pregnancy is associated with negative outcomes, such as preterm birth, low birth weight, and developmental issues in children. Poverty and toxic stress also negatively impact infants and toddlers and their growth and brain development, including their ability to learn, their behavior, and their overall health.¹⁵

Poverty impacts us all. We estimate that **child poverty cost Franklin County approximately \$5.7 billion in 2023** through lost earnings, incarceration, healthcare, child-welfare, social service, and other crime-related expenses.¹⁶



We can make a different choice: economic security and mobility

At the height of the pandemic, federal lawmakers enacted policies that expanded economic security, opportunity, and peace of mind for millions of families. Federal lawmakers halted evictions, provided rental assistance and stimulus checks, and expanded programs like the Child Tax Credit (CTC), Earned Income Tax Credit (EITC), Supplemental Nutrition Assistance Program (SNAP), free school lunch, and unemployment compensation. These policies helped families keep a roof over their head and food on the table and prevented millions from falling into economic crisis. These actions lead to a record low rate (5.2%) of children living in poverty in 2021.¹⁷ While these policy changes were temporary, the strategies lawmakers enacted provide a road map for how we can work together to improve the lives of children, adults and families in our community.

When families have the resources they need, kids are healthier, get better grades

At the height of the pandemic, federal lawmakers enacted policies that helped families keep a roof over their head and food on the table and prevented millions from falling into economic crisis.

in school, and earn more during their lifetime compared to kids living in deep poverty. Numerous studies underscore the importance of economic security in fostering better health outcomes for mothers and their children.¹⁸ When policies boost the economic security of kids and families, it can have a profound impact on the well-being of families.

Federal programs that boost stability and security

For many residents, federal programs continue to be a lifeline. Programs like Social Security, SNAP, Medicaid, and the Earned Income Tax Credit (EITC) provide critical support. We estimate that **social security increased the income of 131,000 residents** above the federal poverty level in 2023.¹⁹

However, many eligible residents are not accessing these resources. In December 2023, 142,000 Franklin County residents were participating in the SNAP program, which helps people keep food on the table. However, an estimated 33,000 more were eligible and not enrolled.²⁰ Ensuring access to these programs could inject an additional **\$79.7 million annually** into the local economy while alleviating hunger and financial strain.

Federal tax credits like the Earned Income Tax Credit can also provide some financial support for working adults and families. In 2023, the EITC provided an average refund of \$2,560 to 89,500 Franklin County households—a crucial boost for working families.²¹ That's an estimated \$229.1 million that Franklin County residents received from the tax credit and likely spent on goods, services, or to pay off debt.

Solutions to boost security and stability in Franklin County

The challenges Franklin County faces are not insurmountable. This report outlines actionable solutions to foster economic stability, including:

1. Promote housing stability

- Increase affordable housing supply and expand eviction prevention programs.
- Incentivize landlords to accept rental assistance and support housing-first initiatives.

2. Create opportunities for economic mobility

- Create pathways for residents to secure family-sustaining wages by expanding workforce training and education programs.
- Increase access to postsecondary education through programs like The Columbus Promise.
- Give more children the opportunity to have high-quality early education and Pre-K.
- Help parents afford high-quality childcare through initiatives, such as the Franklin County RISE program.

3. Make sure residents can live with dignity and stability

- Target resources to make sure more residents get connected to resources they need, including SNAP, Medicaid, and the Earned Income Tax Credit (EITC).
- Simplify the enrollment processes to ensure all residents can access available resources.

4. Promote economic security

- Pilot guaranteed income programs to reduce financial stress and provide residents with the flexibility to address their unique needs.
- Address medical and student loan debt to alleviate financial strain and support economic recovery.

5. Improve job quality

- Employers can boost wages to improve economic security of workers and families in Franklin County.
- Ensure family-sustaining wages by promoting unionization and fair labor practices.
- Enable workers to spend more time caring for their family, including a newborn or a sick family member, by promoting paid family and caregiving leave.

Dignity and economic security for all: a shared responsibility

Poverty isn't inevitable—it's the result of policy choices. In Franklin County, we have the opportunity to choose a different path, one that ensures economic security, stability, and mobility for all. The challenges our neighbors face—the rising cost of housing, the struggle to afford childcare, and the lack of family-sustaining jobs—can be overcome with bold, thoughtful action.

By focusing on policies that promote housing stability, make childcare more affordable, and create pathways to better wages and economic opportunities, we can build a future where everyone in our community has the resources they need to thrive.

A snapshot of poverty in Franklin County

The Census Bureau estimates that over 190,000 Franklin County residents lived with incomes at or below the Federal Poverty Level (FPL) in 2023. Roughly one in seven residents, or 15% of all Franklin County residents have incomes at or below 100% FPL. An estimated 300,000 residents (23%) have incomes at or below 150% FPL, and over 417,000 residents (nearly 1 in 3 residents) have incomes at or below 200% FPL.²²

Table 1: Estimates for the number and percentage of residents in poverty in Franklin County

Poverty in Franklin County		
Federal Poverty Level	Estimated number of residents with income at or below poverty level	Estimated percent of residents with income at or below poverty level
100% of the Federal Poverty Level	193,988	15%
150% of the Federal Poverty Level	300,394	23%
200% of the Federal Poverty Level	417,606	32%

Source: "S1701: Poverty Status in the Past 12 Months," 2023: ACS 1-year estimates, U.S. Census Bureau, accessed on October 16, 2024, <https://bit.ly/3NpbJ9A>

For a family of three, 100% FPL means an income at or below \$24,860 annually or \$2,072 a month. A family of three at 150% FPL has an annual income of \$37,290. Table 2 below includes the 2023 Federal Poverty Guidelines.

Table 2: Federal poverty guidelines for different household sizes, 2023

Annual income at different percentage of the Federal Poverty Level			
2023 Federal Poverty Guidelines			
Household/family size	100%	150%	200%
1	\$14,580	\$21,870	\$29,160
2	\$19,720	\$29,580	\$39,440
3	\$24,860	\$37,290	\$49,720
4	\$30,000	\$45,000	\$60,000
5	\$35,140	\$52,710	\$70,280
6	\$40,280	\$60,420	\$80,560
7	\$45,420	\$68,130	\$90,840

Source: "2023 Poverty Guidelines: 48 Contiguous States (all states except Alaska and Hawaii)," US Dept of Health and Human Services, accessed on June 17, 2024, <https://bit.ly/4b88QTN>

The Federal Poverty Guidelines are issued each year by the US Department of Health and Human Services (HHS). The FPL is used to determine eligibility for certain public health and economic security programs, such as Medicaid, publicly funded childcare, and food assistance.

Age

Roughly 1 in 5 children under 18 lived in poverty in Franklin County in 2023. An estimated 59,000 children lived in households with incomes at or below 100% of FPL.²³ Overall, the poverty rate for residents declines with age in Franklin County. In other words, people are less likely to live in a household with income at or below 100% FPL as they age. A child under 18 is almost twice as likely to live at or below the federal poverty level as someone who is 65 and older.²⁴ Part of this is due to Social Security, which significantly reduces poverty rates among adults aged 65 and older.²⁵ Medicare also reduces financial hardship by helping older adults manage healthcare costs without depleting their income.

Race and Place

All Franklin County residents should live with economic security, regardless of their race or zip code. However, where a person is born and their race impact their chances of living with financial stability or instability.

Franklin County has large disparities between racial groups when it comes to who experiences poverty. Black residents of the county are over twice as likely to have an income under the federal poverty level as white residents.²⁶ Hispanic residents are also nearly twice as likely to have an income under the federal poverty level as white residents. Asian residents of Franklin County have a poverty rate that is within the margin of error of the white poverty rate for the county.

Table 3: Black and Hispanic residents have higher poverty rates than white residents

Poverty in Franklin County (by race)		
Race	Estimated number of residents with income at or below poverty level	Estimated percent of residents with income at or below poverty level
White (not Hispanic or Latino)	77,682	10%
Black	74,741	24%
Hispanic	19,583	20%
Asian	7,589	11%
Two or more races	20,431	19%

Source: "S1701: Poverty Status in the Past 12 Months," 2023: ACS 1-year estimates, U.S. Census Bureau, accessed on October 16, 2024, <https://bit.ly/3Np-bJgA>

While the poverty rate for white people is the lowest of any racial group, more white residents have incomes at or below 100% FPL than any other race or ethnicity in Franklin County. An estimated 78,000 white Franklin County residents have incomes at or below the poverty level, compared to almost 75,000 Black residents and just under 20,000 Hispanic Franklin County residents.

Table 4: Zip codes and neighborhoods with the highest and lowest rates of residents living at or below the poverty level.

Zip Code	Neighborhood	Poverty Rate	Median Household Income	Percent Residents of Color
43222	Franklinton	54.0%	\$22,900	56.3%
43201	Campus Victorian Village Italian Village Milo Grogan	41.9%	\$43,200	31.8%
43203	King-Lincoln	39.3%	\$45,200	70.6%
43211	South Linden	36.3%	\$34,800	80.5%
43219	East Side	29.0%	\$48,900	83.7%
43213	Whitehall	18.8%	\$51,202	61.9%
43068	Reynoldsburg	11.3%	\$67,943	50.9%
43125	Groveport	8.1%	\$80,860	30.8%
43123	Grove City	6.4%	\$83,056	14.6%
43004	Blacklick	5.9%	\$100,493	46.3%
43147	Pickerington	5.4%	\$119,500	30.2%
43221	Upper Arlington	4.9%	\$110,500	24.5%
43064	Plain City	2.6%	\$125,100	17.0%
43065	Powell	2.6%	\$153,300	17.3%
43054	New Albany	2.2%	\$140,300	27.7%

Source: "Poverty Status in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701, 2022, U.S. Census Bureau. Accessed on October 16, 2024. <https://bit.ly/4dSoMlr>; "Median Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars)" American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1903, 2022, U.S. Census Bureau. Accessed on October 16, 2024. <https://bit.ly/3UjHNj3>

Most of the highest-poverty zip codes in Franklin County comprise urban neighborhoods near downtown Columbus. Above is a table of 15 zip codes in Franklin County, including five zip codes with the highest and lowest rates of residents living with incomes at or below the poverty level.²⁷ The highest poverty rate is in West Franklinton, where over half the population has an income at or below the Federal Poverty Level. All five zip codes of the high poverty zip codes have more than 25% of their population living in poverty and each zip has a median income below \$50,000. These highest poverty zip codes had a higher percentage of residents of color compared to the zip codes with the lowest poverty rates, with each zip code having over 30% of their population made up of people of color and two zip codes with over 80% people of color.

By contrast, the lowest-poverty zip codes in Franklin County are whiter suburban zip codes. Each of these top five lowest-poverty zip codes have poverty rates below 5.5% and a median income at or above \$110,000. These zip codes have fewer than 31% people of color.

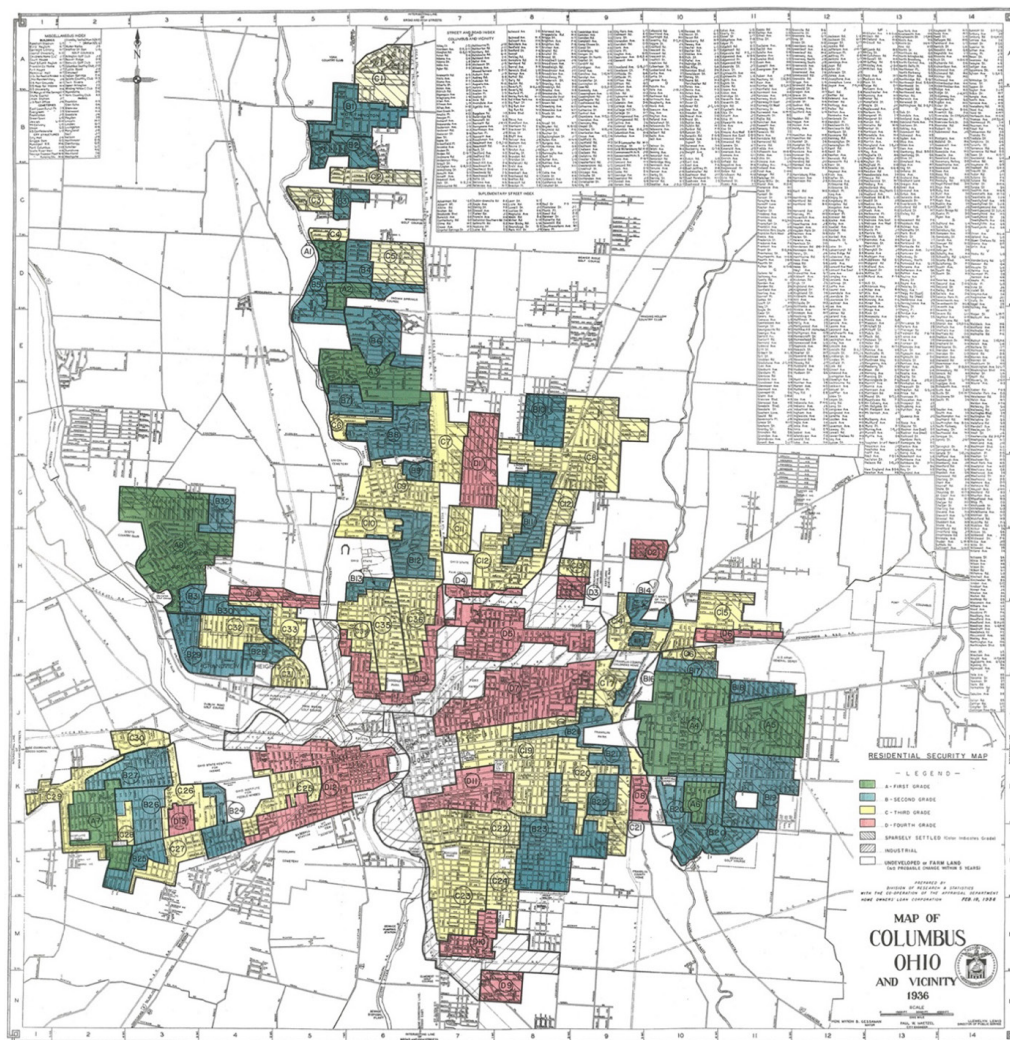


Poverty and systemic racism are a policy choice

Throughout the history of the United States, Black Americans have not had the same access to resources and opportunities as white Americans. Employment and health care discrimination mean that residents in communities of color have lower wages and experience poorer health outcomes than wealthier, whiter communities. Additionally, policy makers for years made laws and policies that excluded Black Ohioans from building wealth and financial security and from accessing education and housing opportunities.

A clear example of this is the policy of redlining, where Congress created the Home Owners' Loan Corporation, a federal government agency which created "residential security maps" in the mid 1930s to indicate the level of security for real-estate investments.²⁸ Neighborhoods like Franklinton, King-Lincoln, and Milo-Grogan, which currently have some of the highest poverty rates in the county, were among these neighborhoods redlined in the original Columbus "Redlining" map from 1936 shown below.

Figure 1: Columbus Redlining map from 1936



Source: "Redlining," Engaging Columbus, accessed October 15, 2024. <https://bit.ly/3UfgCpA>

Banks designated redlined areas as “high-risk,” leading to higher interest rates for people trying to finance homes in those areas. The areas designated “high-risk” often followed the boundaries of Black neighborhoods. Redlining made it challenging for Black residents to buy a home by systematically denying Black residents access to mortgage loans, insurance, and other financial services in certain neighborhoods based on their race. This systemic discrimination contributed to a cycle of disinvestment and limited housing options and wealth building opportunities for Black communities.



Redlined communities later became sites for freeway construction. I-71 and I-70 were built through predominantly Black neighborhoods such as the Near East Side, Milo Grogan, and King-Lincoln, displacing thousands of residents and further entrenching economic and racial inequalities.²⁹ This pattern exacerbated segregation and limited economic mobility for affected communities.

Racial covenants are another example of a discriminatory policy. They were common in homes sold in Franklin County in the early-to-mid 20th century. A racial covenant is a clause in a property deed that forbids the owner to “sell or lease said premises to a person of African descent” or to sell, lease, or rent “to a person or persons of any race other than Caucasian.”³⁰ These restrictions on owning and renting homes further reinforced racial segregation within Franklin County.

The cost of poverty and structural racism

The legacy of past policy choices impacts the lives and life chances of kids, adults, and families today. Most of the same zip codes with the highest rates of poverty and discrimination in housing opportunities also have some of the highest infant mortality rates in Franklin County. Of the five zip codes with the highest infant mortality rates in the county, four had significant portions that were redlined in the first half of the 20th century.³¹ The systematic denial of access to capital and housing to majority-Black communities continues to impact the health and well-being of Black families and infants today.

When children grow up in households with income below the Federal Poverty Line, they have less access to resources. When households don't have enough resources for groceries, healthcare, and housing, it has a direct impact on their quality of life and life opportunities. Children raised in poverty face more challenges compared to their wealthier peers. They often struggle in school, have more health issues, and are at a higher risk of future involvement with the criminal legal system.³²

Poverty can lead to worse educational outcomes for children. When children experience the stress of poverty and economic insecurity, it can impact their brain development during early childhood years. Researchers found children from low-income families tend to have reduced brain surface area in areas linked to language and executive functioning, contributing to long-term disparities in educational outcomes.³³ Research also suggests that poverty can impede cognitive function in adults, making it more difficult to focus and plan for the future.³⁴

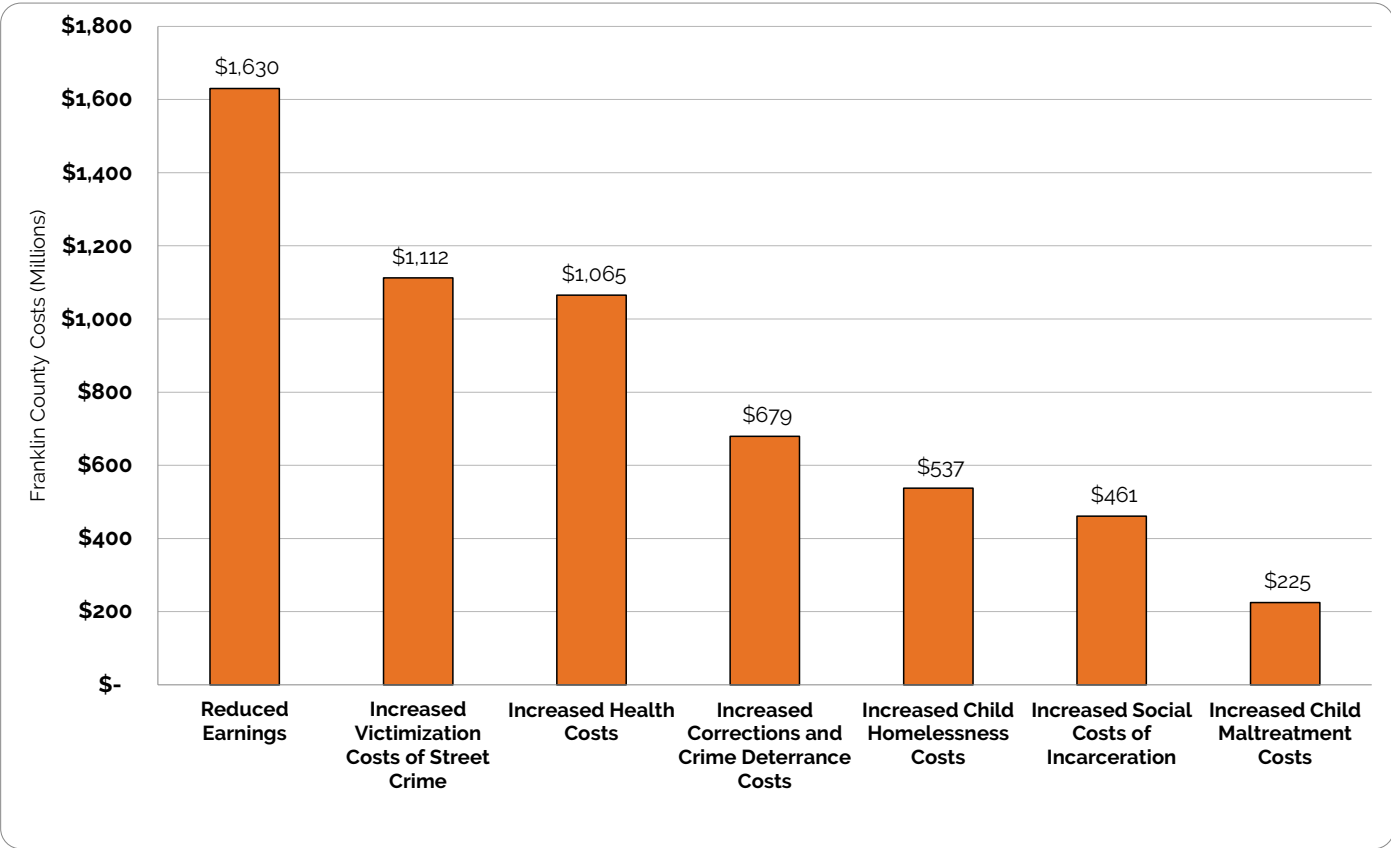
Households with income below the federal poverty level are more likely to struggle with getting enough healthy food to eat.³⁵ Research shows that extreme financial hardship exacerbates stress and mental health challenges within families.³⁶ One study shows a strong link between income, race, and life expectancy. Low-income people of color had significantly shorter life expectancy compared to wealthier people. Poverty and systemic racism literally take years off people's lives.³⁷

People in poverty are also at risk for housing disruption. Poverty is a risk factor for eviction, which can disrupt individual lives and neighborhoods.³⁸ One study found being in poverty was a contributor to risk of first-time homelessness.³⁹ Poverty also raises the risk of violent crime.⁴⁰

When people don't have enough resources to pay for groceries, housing, childcare and transportation, it's a lot more difficult to find and keep employment. An analysis by the Federal Reserve Bank of Kansas City suggested that poverty's impacts on educational attainment, transportation, and childcare lead to lower rates of employment for people living in neighborhoods with high rates of poverty.⁴¹ Recent research suggests the structure of the job market currently makes it hard for people who are paid low wages to get job opportunities that pay a family-sustaining wage.⁴²

Child poverty costs us all. Researchers estimate child poverty costs the U.S. economy over a trillion dollars a year in the form of reduced earnings and increased spending on crime, healthcare, and social services.⁴³ Assuming per-capita costs of child poverty are near the same in Franklin County as the rest of the country and updating for 2023 dollar figures, child poverty cost Franklin County \$5.7 billion in 2023.⁴⁴ Figure 2 shows the estimated costs of child poverty across the dimensions of lost earnings, crime, health care, and child welfare.

Figure 2: Child poverty cost Franklin County an estimated \$5.7 billion in 2023



Sources: McLaughlin, Michael, and Mark R. Rank. "Estimating the economic cost of childhood poverty in the United States." *Social Work Research* 42, no. 2 (2018): 73-83

"Historical Consumer Price Index for All Urban Consumers (CPI-U): U.S. city average, all items, by month," Bureau of Labor Statistics, <https://www.bls.gov/cpi/tables/supplemental-files/historical-cpi-u-202407.pdf>.

"B17001: Poverty Status in the Past 12 Months by Sex by Age," 2023: ACS 1-year estimates, U.S. Census Bureau, accessed on October 16, 2024, <http://bit.ly/3Aqui0l>

Defining poverty and economic insecurity

Poverty and economic insecurity have been defined in many ways by different organizations and researchers. In the previous section where we outline a snapshot of poverty in Franklin County, we use 100% or below the Federal Poverty Level (FPL) as a baseline and primary measure due to the wide availability of data about it.

Shortcomings of the Federal Poverty Level (FPL)

The FPL was created in the 1960s and has several limitations in measuring financial and economic instability today. An older adult or a single parent living just above 100% of the FPL would likely not have enough income to afford all the basics, like groceries, rent, transportation, healthcare costs, and a phone.

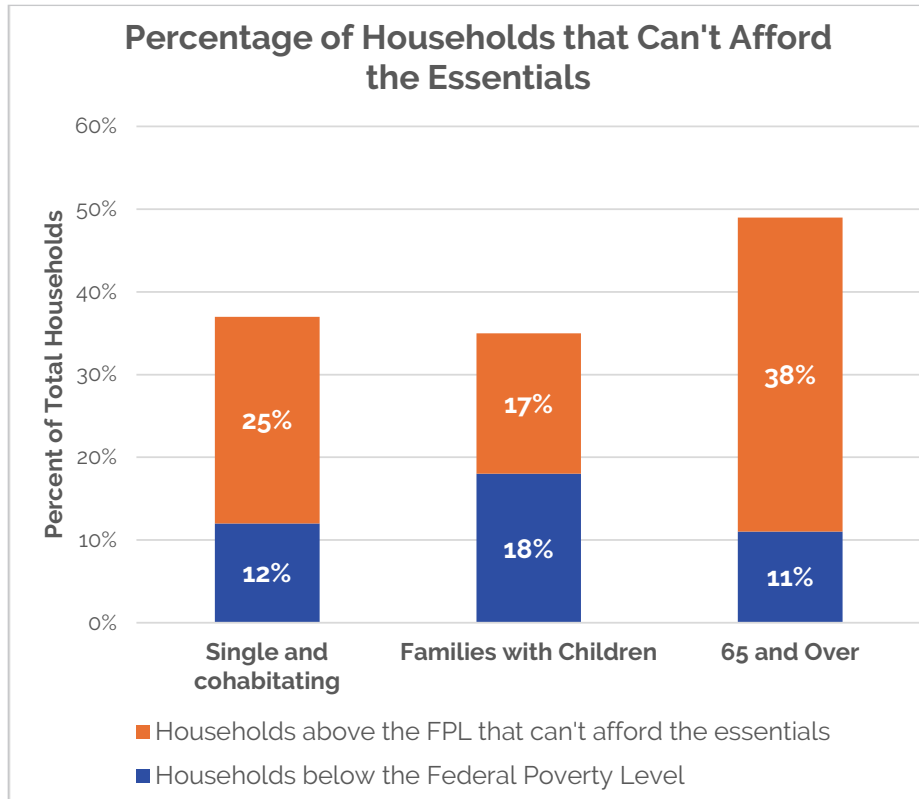
The FPL is calculated each year based on an outdated formula, which doesn't reflect modern expenses or take account for variations in the cost of living across the US. The FPL is based on the cost of a minimum food budget from the 1960s, multiplied by three, based on the assumption that food constituted one-third of household expenses. Today, housing, healthcare, childcare, and other costs make up a much larger proportion of a household's budget, rendering the FPL inadequate. The cost of housing, utilities, healthcare and childcare have increased dramatically, and costs like Wi-Fi and a cellphone were not part of a family budget in the 1960s. The FPL measures income but does not take into account assets, savings, or debt, which are also critical to economic security.

Including everyone who is struggling to make ends meet

In 2009, United Way of Northern New Jersey developed the Asset Limited Income Constrained Employed (ALICE) framework to get a better understanding of how many residents are working and above the official FPL and who still struggle to afford all the essentials, such as food, housing, healthcare, childcare, and transportation. These households have income above 100% FPL, but still don't make enough to live with financial stability.^{45,46}

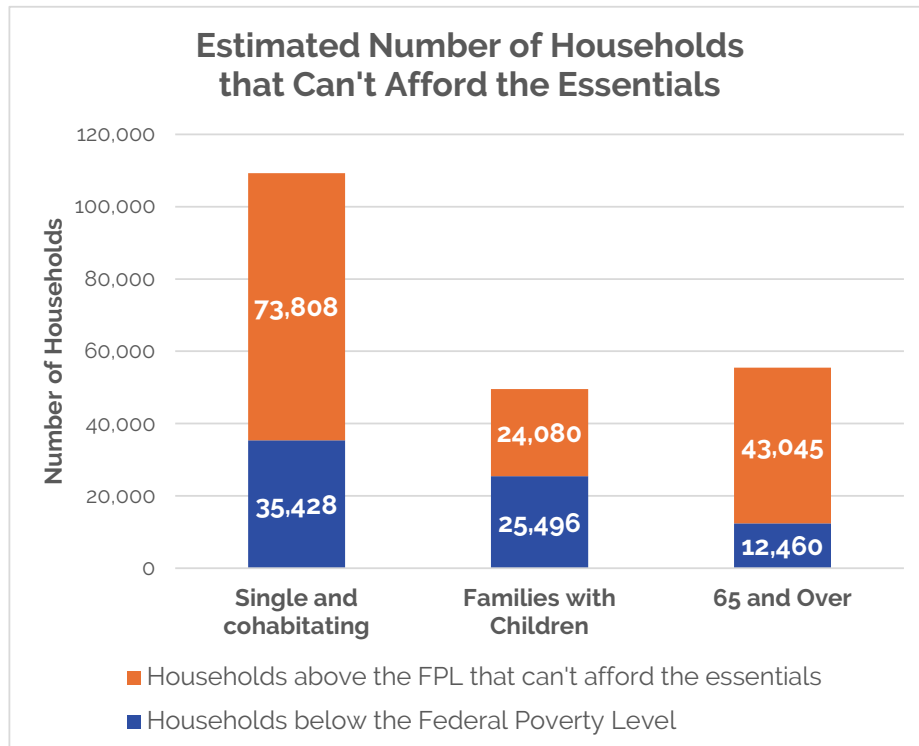
While FPL doesn't account for different costs of living in different communities, ALICE accounts for the total cost of essential living expenses in each region. As Figures 3 and 4 outline, far more households in Franklin County struggle to afford necessities than is captured by the number of households at or below the FPL.

Figure 3



Source: "ALICE in Franklin County," United for ALICE, selected County Reports and Franklin County, accessed on October 16, 2024, <https://bit.ly/486Xhvv>

Figure 4



Financial security and stability

When we reference the poverty level in this report, we are referring to residents and households at or below 100% FPL. When we reference residents and households living with insecurity and instability in this report, we include all residents in households that can't afford the basics. This includes residents in households at or below 100% FPL and ALICE households (shown in orange above – we refer to ALICE households as Households above the Federal Poverty Level that can't afford the essentials). As RISE Together considers policy solutions, we think it's important to include all residents who are struggling to make ends meet. ALICE offers data that can help leaders and policymakers target resources and solutions to a broader segment of the population.



Why do so many residents live with economic insecurity?

Low-wage jobs

One reason so many residents are struggling is because many of the jobs in Central Ohio don't pay family-sustaining wages. Seven of the ten most common jobs in the Columbus metro area don't pay enough for a renter to afford a 2-bedroom apartment in Columbus. Renters need to make \$25.04 an hour to afford a 2-bedroom apartment in the Columbus metro area. These seven most common jobs employ roughly 180,000 residents, and include fast food, retail, home health aides, customer service representatives, movers, order fillers, and cashiers.⁴⁷

Table 5: The 10 most common jobs in Central Ohio

7 of the 10 most common jobs don't pay enough for a renter to afford a 2-bedroom apartment in Columbus		
Occupation	Total Jobs	Median Hourly Wage
Stockers and Order Fillers	33,730	\$17.99
Fast Food and Counter Workers	28,390	\$13.58
Laborers and Freight, Stock, and Material Movers	26,570	\$18.62
General and Operations Managers	26,530	\$47.84
Customer Service Representatives	24,800	\$20.32
Registered Nurses	24,510	\$38.95
Retail Salespersons	23,570	\$14.95
Home Health and Personal Care Aides	22,460	\$14.08
Cashiers	20,830	\$13.70
Heavy and Tractor-Trailer Truck Drivers	17,680	\$26.86
Note: \$25.04 an hour is the hourly wage necessary to afford a 2 bedroom fair market rent (fiscal year 2024). Wages in orange are less than \$25.04 an hour. Sources: "Out of Reach 2024, Ohio," National Low Income Housing Coalition, accessed on Aug 13, 2023, https://bit.ly/3AitU1U ; Michael Shields, "Still working for too little in Columbus, 2024," Policy Matters Ohio, based on May 2023 data from the Bureau of Labor Statistics (BLS), accessed on Aug 13, 2023, https://bit.ly/4cr1yvV		

Part-time and seasonal work

People who work part-time or seasonally are more likely to have lower wages and more likely to have incomes below the poverty level than people who work full time year-round. Nearly 21% of people in Franklin County who worked part-time or only in part of the year experienced poverty.⁴⁸

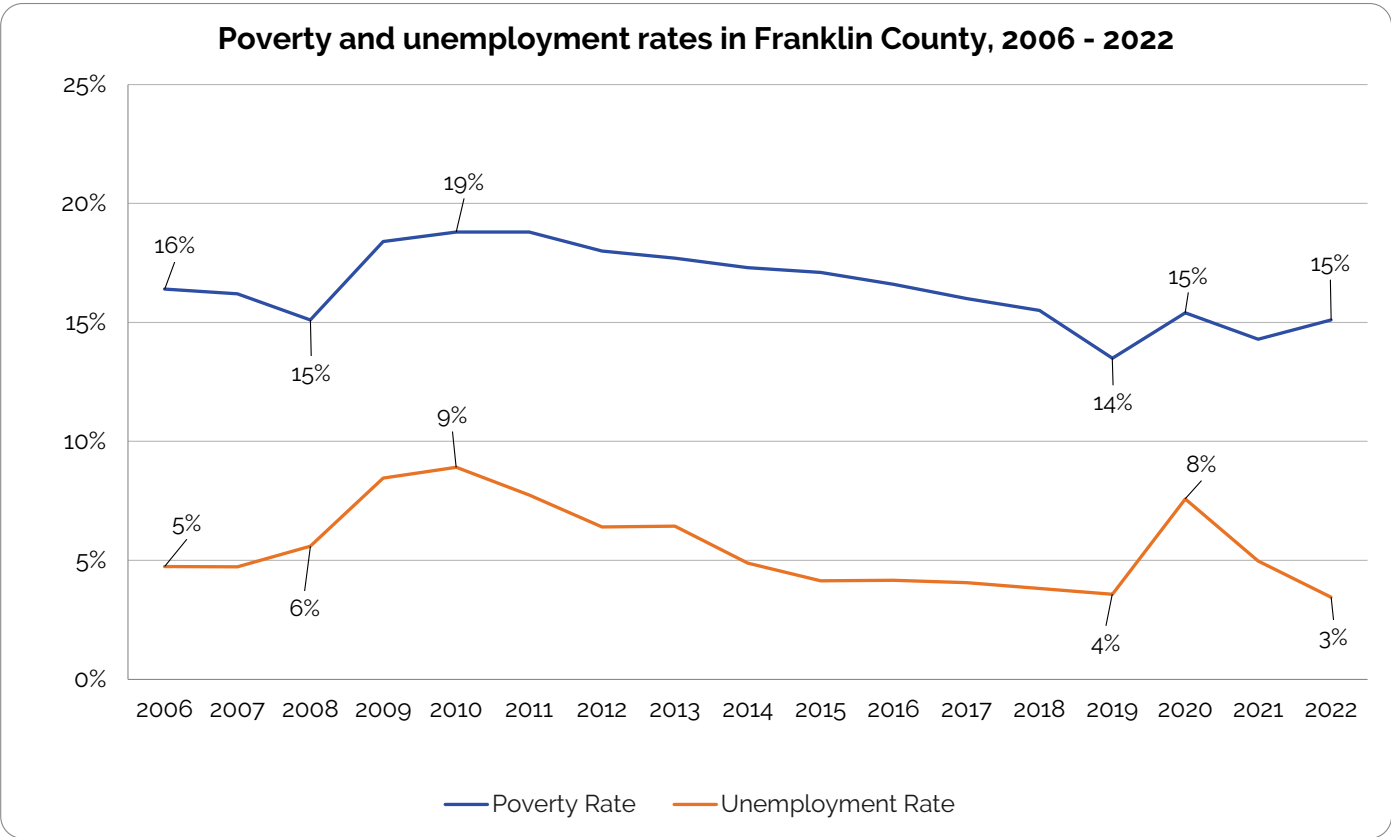
Residents who work seasonally tend to have less savings and generate a large portion of income from wages. Thus, seasonal unemployment can mean instability for them and their household; it can also push their overall income below the FPL.

Unemployment

The relationship between unemployment and poverty is interconnected. When a resident becomes unemployed that often increases their risk of having an income below the FPL. Additionally, when residents have an income below the FPL, they often lack the foundation of stability needed to gain and maintain employment. When people don't have the resources to access education, transportation, or childcare, that limits their economic mobility.

When unemployment rates rise nationally, poverty rates tend to rise with them. For instance, during the Great Recession, the increase in unemployment rates coincided with a similar increase in poverty rates throughout Franklin County as outlined in Figure 5 below.^{49,50} There can be exceptions to this trend. For instance, the brief recession in 2020 doubled unemployment rates while poverty rates remained below rates experienced throughout the 2010s in Franklin County.

Figure 5: Poverty and unemployment spiked during the Great Recession; poverty rates didn't spike as high during the 2020 recession when unemployment increased dramatically



Sources: "Unemployment rate in Franklin County, OH," Federal Reserve Bank of St. Louis, Available Online: <https://fred.stlouisfed.org/series/OHFRANOURN#0>

"Estimated Percent of People of All Ages in Poverty for Franklin County, OH," Federal Reserve Bank of St. Louis, Available Online: <https://fred.stlouisfed.org/series/PPAAOH39049A156NCEN>

The COVID-19 Pandemic

A national crisis like the COVID-19 pandemic can have a devastating impact on the economic security of everyone. Fortunately, at the height of the pandemic federal lawmakers enacted policies that helped residents continue to pay rent and buy groceries even as millions of Americans were laid off. Federal lawmakers expanded unemployment insurance, which reached a peak of 78,000 Franklin County workers in May of 2020.⁵¹ Lawmakers temporarily expanded several programs, including the Child Tax Credit and the Supplemental Nutrition Assistance Program (SNAP) to help families keep food on the table. Lawmakers also enacted legislation to provide housing stability for renters across the nation by halting evictions for several months and getting out millions of dollars in rental assistance to renters who needed it. While those policies were temporary, these strategies prevented children, adults, and families from falling into crisis and helped provide resources to improve the lives of residents in our community.

Rising cost of necessities

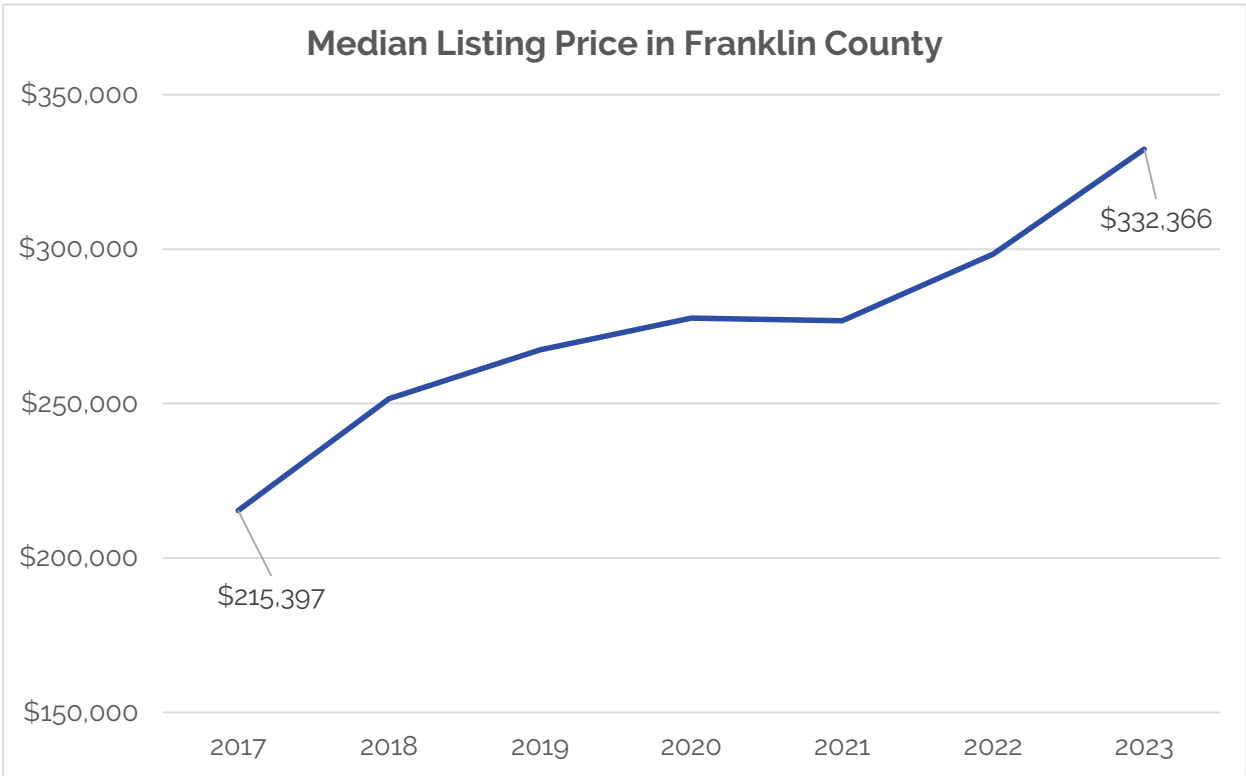
Franklin County residents with low wages continue to feel the stress of higher prices for a wide range of necessities today compared to before the pandemic. Housing, childcare, food, and capital are four examples of spending categories that families of all income levels are paying more for today compared to baseline numbers before the global pandemic.



Housing

The median listing price of a house in Franklin County increased 54% from \$215,000 in 2017 to \$332,000 in 2024 as outlined in Figure 6 below.

Figure 6: Housing prices in Franklin County have increased 54% from 2017 to 2023

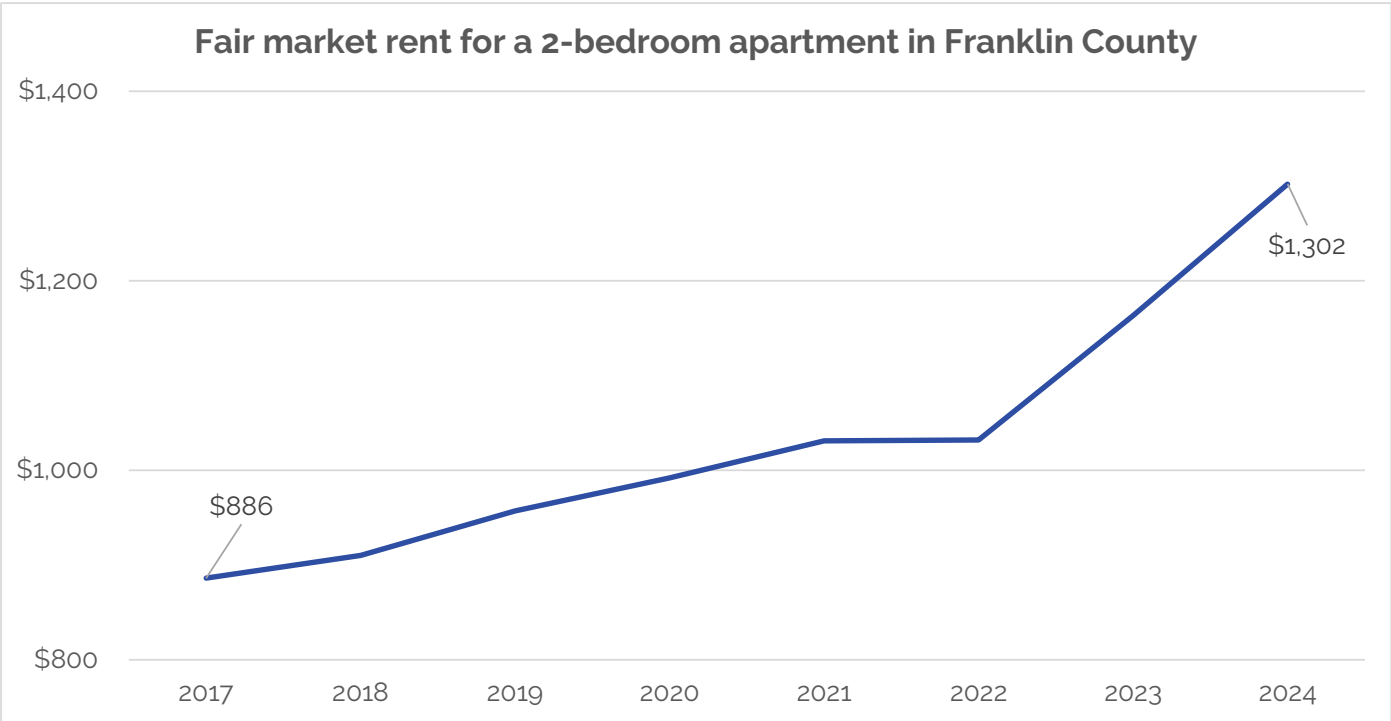


Source: Housing Inventory: Median Listing Price in Franklin County, OH, retrieved from Federal Reserve Economic Data (FRED), Federal Reserve Bank of St. Louis, original source: Realtor.com; accessed on Oct 15, 2024 at <https://fred.stlouisfed.org/series/MEDLISPR139049#0>

Based on the average 30-year fixed mortgage rate in the United States in 2017 (4.0%), a 20% down payment, and the median Franklin County home price in 2017 (\$215,000), the Zillow Mortgage Calculator estimates a typical mortgage, including principal and interest payments, taxes, and insurance, would have cost about \$1,121 a month.^{52,53} In 2023, the Zillow Mortgage Calculator estimates a mortgage payment of \$2,138 a month based on the average 30-year fixed mortgage rate for 2023 (6.8%), the median Franklin County home price in 2024 (\$332,000) and a 20% down payment.⁵⁴ For a family of four with an income at 100% FPL (\$2,600 a month), the monthly payment would be 82% of their monthly income, which doesn't leave enough left over to cover groceries, utilities, transportation, and other necessities. Given that nearly 40% of Americans don't have enough cash to cover a \$400 emergency, that same family likely would not have the savings to afford putting 20% down (\$66,400).⁵⁵

Rent prices have also increased over this period. The U.S. Department of Housing and Urban Development estimate the fair market rent for a two-bedroom apartment has increased from \$886 in 2017 to \$1,302 in 2024, a 47% increase over that time.⁵⁶ The Out of Reach 2024 report released by the National Low Income Housing Coalition highlights the gap between the cost of rent, which has increased rapidly in recent years, and renters' income. They estimate renters need to make \$25.04 an hour to afford a 2-bedroom apartment in the Columbus metro area.⁵⁷

Figure 7: Fair market rent for a 2-bedroom apartment has increased 47% from 2017 to 2024



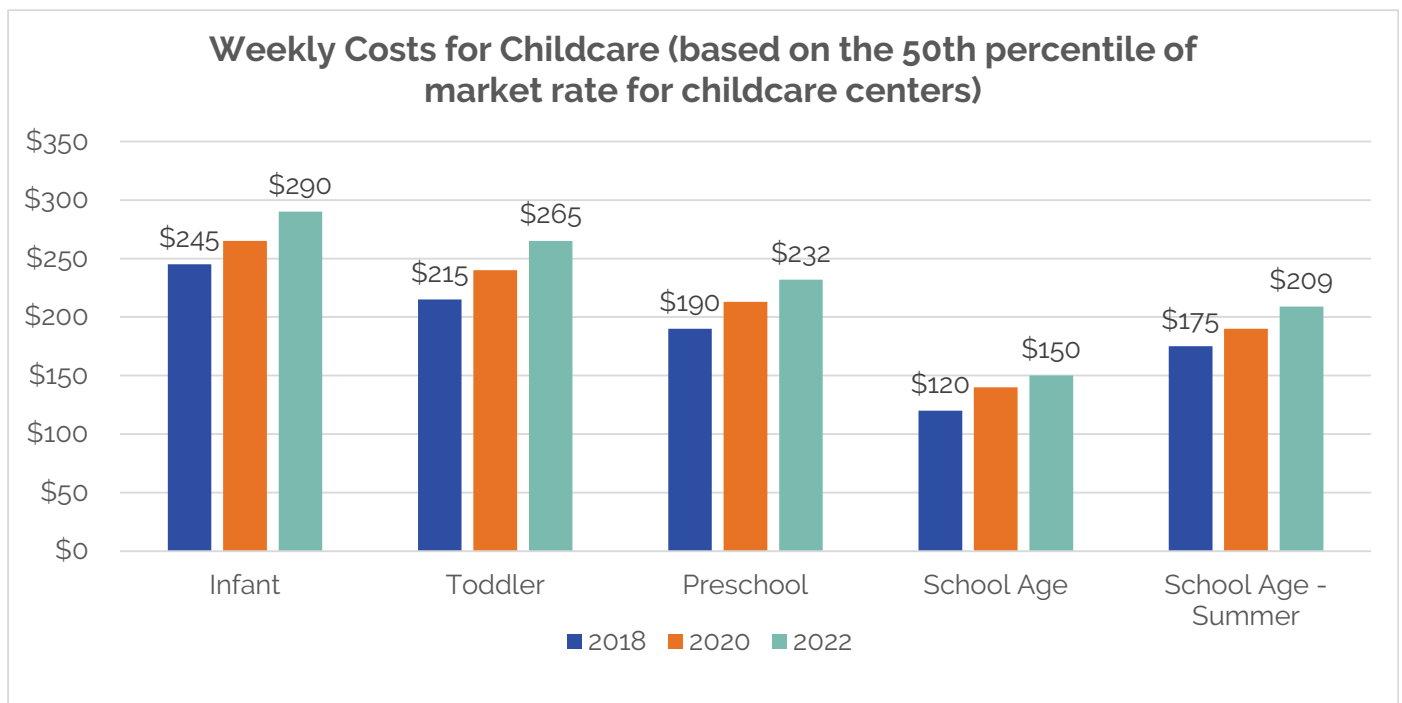
Source: U.S. Department of Housing and Urban Development. "Fair Market Rents." HUD User. Accessed May 29, 2024. <https://www.huduser.gov/portal/datasets/fmr.html#year2024>

The US Department of Housing and Urban Development (HUD) considers everyone spending over 30% of their income on housing to be "cost burdened." An estimated 49% of renters in Franklin County were housing cost burdened in 2023.⁵⁸ For a family of four with an income at 100% FPL (\$2,600 a month), \$780 a month (30% of \$2,600) for rent would be considered affordable.

Childcare

According to the market rate survey commissioned every two years by the Ohio Department of Job and Family Services, the cost of childcare in every category has increased since 2018. Figure 8 below shows the weekly market rate costs for childcare centers in Franklin County in 2018, 2020, and 2022.⁵⁹ In 2018, a family with an infant and a preschool aged child paid, on average \$435 a week (or \$1,885 every month) for childcare at a center. In 2022, that same family paid, on average, \$522 a week (or \$2,262 every month) for childcare at a center.

Figure 8: Childcare center costs increased in every category between 2018 and 2022.



Source: Ohio Department of Job and Family Services. "Market Rate Survey." Ohio Department of Job and Family Services. 50th percentile Market Rate for Centers by Cluster (Cluster 3). Accessed June 2, 2024. <https://jfs.ohio.gov/child-care/resources/market-rate-survey>

A single parent in Franklin County, with an infant and a 4-year-old, who works full time at \$19 an hour makes too much to qualify for public support for childcare. At the average cost for an infant and a preschool center in 2022, she'd be paying 69% of her income just on childcare expenses, leaving her with few resources to pay for groceries, housing and other basics to support herself and her family.

Groceries

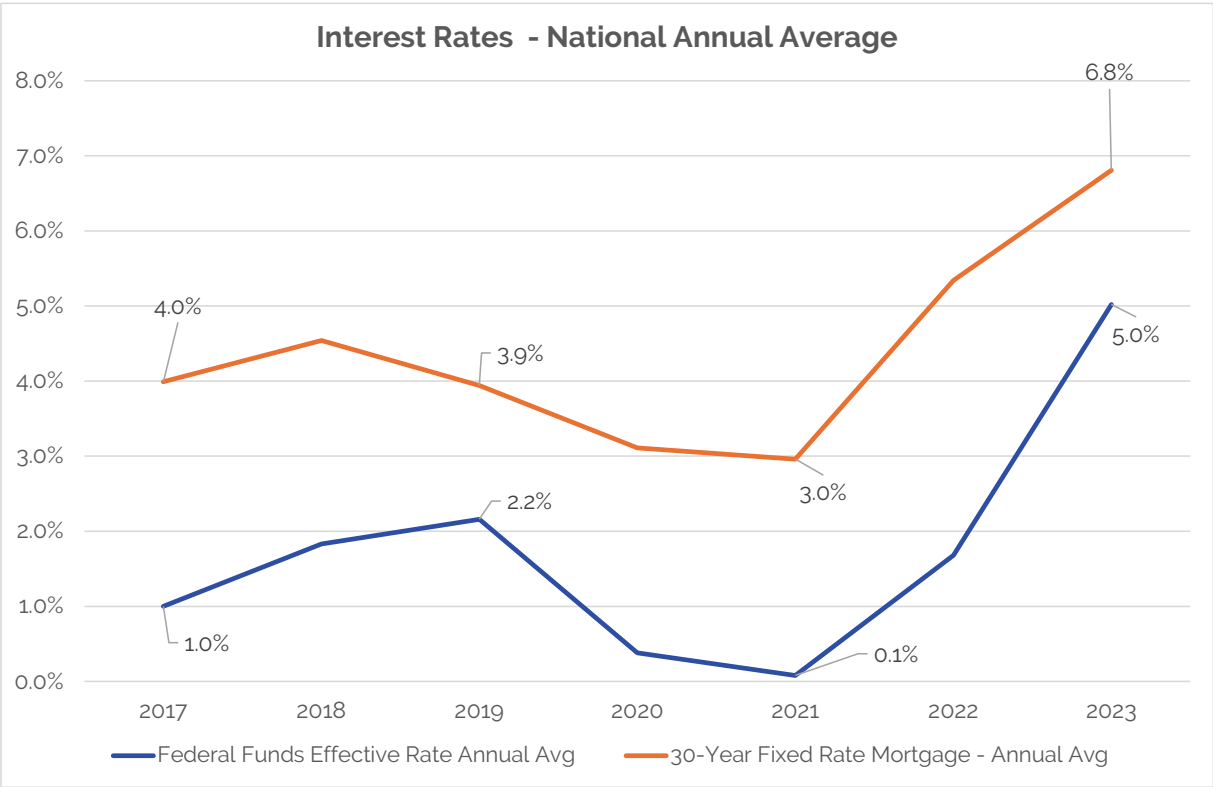
Residents are also facing higher costs at the grocery store. Feeding America takes Current Population Survey data on average spending to estimate the per-meal costs in Franklin County. The average cost of a meal in Franklin County increased by 40% from \$3 a meal in 2017 to roughly \$4.20 per meal in 2022.

Individual commodities have also increased in price over this period. The average price of chicken and milk each increased by 19% or more from 2017 to 2022, and the price of eggs and bread increased by over 50% over the same timeframe.^{60,61,62,63}

Interest rates

Due to inflation incurred after the COVID-19 recession, the Federal Reserve raised interest rates to the highest level in a generation. In a little over a year, the Federal Reserve increased the federal funds effective rate from near 0% to over 5%. The average interest rate on a 30-year fixed rate mortgage increased from 3% in 2021 to 6.8% in 2023, making it more costly to purchase a home.

Figure 9: Federal funds and mortgage rates increased sharply after 2021



Source: Board of Governors of the Federal Reserve System (US), Federal Funds Effective Rate [FEDFUNDS], retrieved from FRED, Federal Reserve Bank of St. Louis on August 29, 2024 at <https://fred.stlouisfed.org/series/FEDFUNDS>; Federal Reserve Bank of St. Louis, "30-Year Fixed Rate Mortgage Average in the United States," FRED, Federal Reserve Bank of St. Louis. Accessed July 10, 2024. <https://fred.stlouisfed.org/series/MORTGAGE30US>

Higher interest rates hurt low-income people more than high-income people. According to the Survey of Household Economics and Decisionmaking (SHED) conducted by the Federal Reserve Board, 56% of credit card holders in families with less than \$25,000 in annual income have outstanding credit card balances compared to only 38% of families with more than \$100,000 in annual income.⁶⁴ Families earning under \$25,000 in annual income were eight times as likely to report using payday, pawn, auto title, or refund anticipation loans than those making \$100,000 or more.

Income needed to afford the necessities

Too many residents in Franklin County are forced to choose between paying for groceries or paying the rent, or between childcare and keeping the heat on. No one should have to make these choices.

Researchers at United for ALICE (Asset Limited, Income Constrained, Employed) developed a “Household Survival Budget” which covers the cost of necessities for different household situations. The estimated annual net income needed to cover basic needs for a two parent, two child household with school-aged children is \$73,524. The estimated annual net income needed to cover the basics for two adults over age 65 is \$54,468.

Table 6: Household Survival Budget, Franklin County, 2022

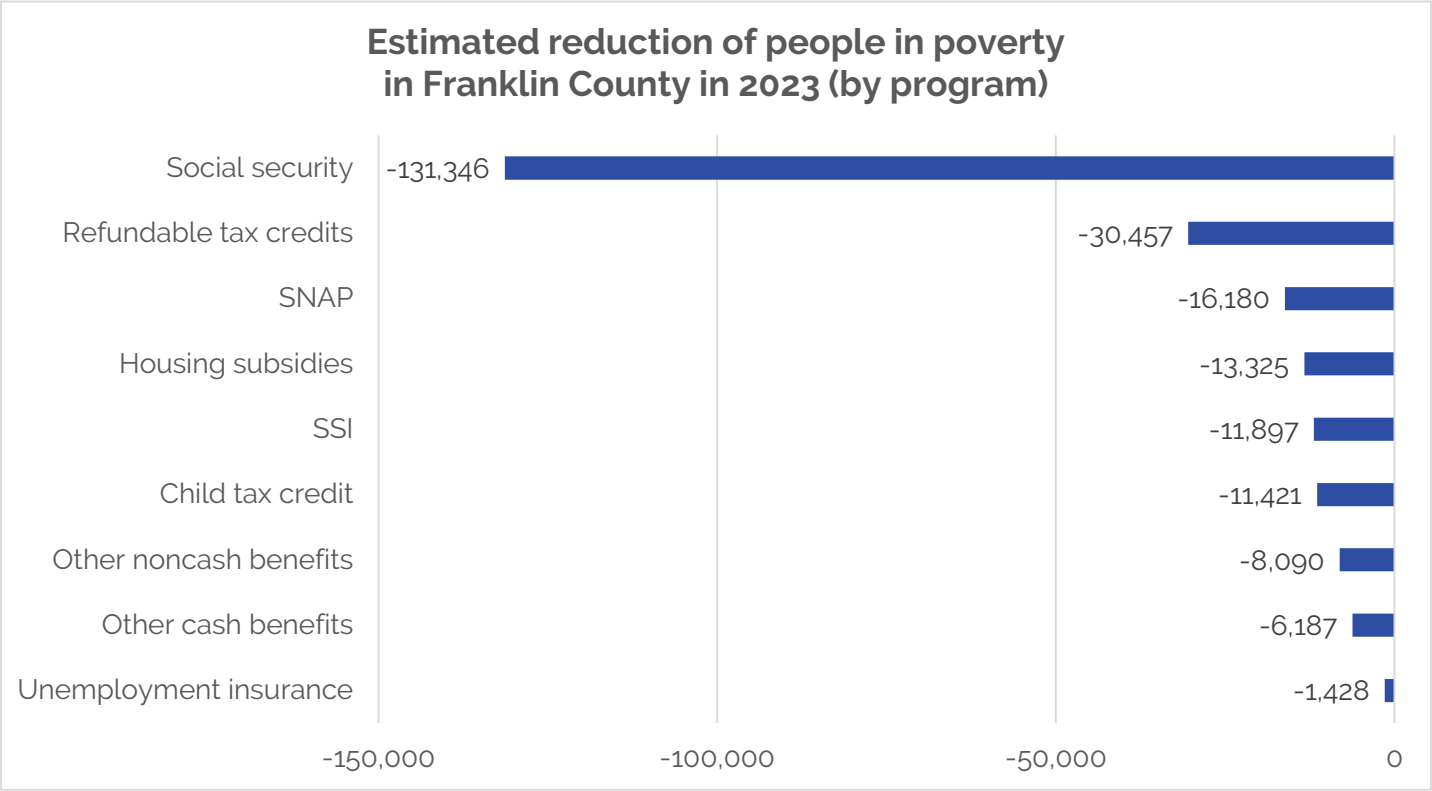
Household Monthly Survival Budget, Franklin County, 2022										
	Annual Income (Net)	Monthly Income (Net)	Food	Rent (Housing)	Utilities	Transportation	Child-care	Health-care	Tech	Misc*
Single Adult	\$30,084	\$2,507	\$464	\$694	\$163	\$394	\$0	\$165	\$86	\$541
One Adult, One Child (in childcare)	\$54,480	\$4,540	\$707	\$716	\$258	\$527	\$875	\$392	\$86	\$979
Two Adults	\$44,700	\$3,725	\$852	\$716	\$258	\$634	\$0	\$392	\$116	\$757
Two Adults, Two Children	\$73,524	\$6,127	\$1,432	\$901	\$310	\$1,044	\$656	\$613	\$116	\$1,055
Single Adult (65+)	\$34,644	\$2,887	\$429	\$694	\$163	\$330	\$0	\$546	\$86	\$639
Two Adults (65+)	\$54,468	\$4,539	\$786	\$716	\$258	\$506	\$0	\$1,092	\$116	\$1,065
*Misc. includes a contingency fund equal to 10% of the household budget, tax payments, and tax credits. Note: The ALICE Household Survival Budget is the bare minimum cost of household basics necessary to live and work in the current economy. The budget is calculated separately for each county and for different household types and is updated as costs and household needs change over time. More details about the methodology can be found at the United for Alice Research Center here: https://www.unitedforalice.org/methodology Source: ALICE in Franklin County, Household Survival Budget, United for Alice, Research Center: Ohio, accessed on September 27, 2024 at https://unitedforalice.org/county-reports/ohio										

Programs that boost economic stability and security

When families have financial stability, children get better grades, are healthier, and are paid more during their lifetime. This is why it's up to all of us to make sure all residents in Franklin County can live with economic stability and security. A range of federal, state, and local programs provide economic security for families in Franklin County.

Social Security is the largest economic security program in the county. Based on national estimates by Census Bureau researchers using the Supplemental Poverty Measure, we estimate that Social Security increased the household income of an estimated 131,000 Franklin County residents above the federal poverty level in 2023. We also estimate that SNAP, housing subsidies, SSI, and the Child Tax Credit each increased the income of over 11,000 residents above the federal poverty level.

Figure 10: Social Security increases incomes of an estimated 131,000 residents above the poverty level.



Note: We used estimates by researchers at the Department of Commerce who used the 2023 Supplemental Poverty Measure. We assumed results in Franklin County are proportional to the county poverty rate.
Source: Emily A. Shrider, U.S. Census Bureau, Current Population Reports, P60-280, Poverty in the United States: 2023, U.S. Government Publishing Office, Washington, DC, September 2024; "Poverty Status in the Past 12 Months," US Census Bureau, <https://bit.ly/3YcYpKr>

Tax credits that support financial security

During the pandemic, federal lawmakers changed the tax code to improve the economic security and stability of children and families across the nation. They enacted temporary policies – including the expansion of the Child Tax Credit and the Earned Income Tax Credit – that helped families keep food on the table, reduce credit card debt, and improve their financial security.

Child poverty fell 46% nationally from 9.7% to 5.2% in 2021, a record low, in part due to the expansion of the Child Tax Credit and the Earned Income Tax Credit.⁶⁵ While the expansion was only temporary, these programs continue to make a difference in the lives of Franklin County residents.

Earned Income Tax Credit (EITC)

Economic security programs, such as the Earned Income Tax Credit (EITC), help families afford necessities. In 2023, an estimated 89,500 households in Franklin County received the EITC and got an average refund of \$2,560.⁶⁶ This one-time tax refund took some stress off workers and parents and made it easier to pay for groceries, car repairs, debt obligations, and other household needs.

Tax credits can bring people's income above the poverty level and boost economic security. We estimate that refundable tax credits raised the household income of an estimated 30,000 residents in Franklin County above the federal poverty level.

Several studies associate refundable tax credits with better child and maternal health. Researchers at UC Davis compared mothers who received the largest increase in financial support with mothers who received the smallest increases. They found that mothers who received more financial support were more likely to get prenatal care. Infants born to mothers who got a bigger tax refund had the greatest improvements across infant health indicators, such as birth weight and premature births.⁶⁷

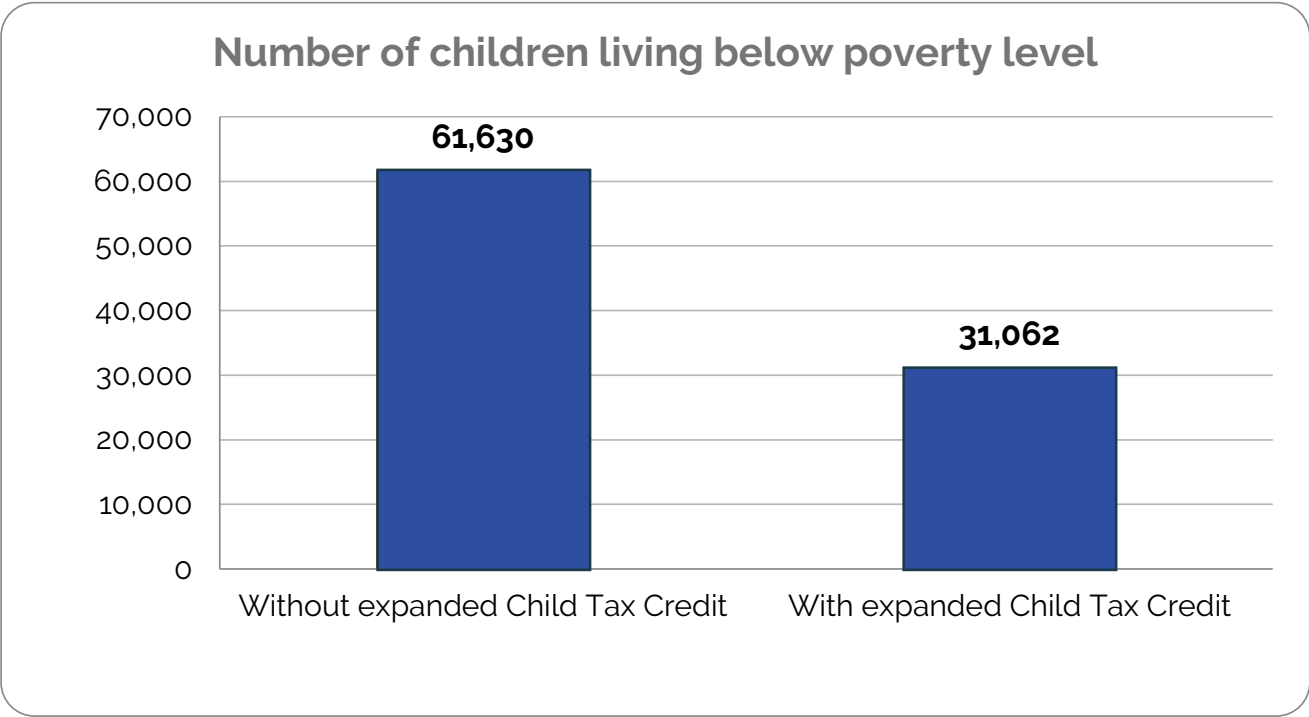
Every year, thousands of children, adults, and families do not receive the federal tax credits they are eligible for. The Urban Institute estimates 15% of Franklin County households are eligible for the Earned Income Tax Credit, with the average household eligible for the credit earning about \$15,000 a year.⁶⁸ Based on Ohio estimates from the IRS, we estimate that over 24,000 households did not claim the EITC in tax year 2022. That's roughly \$62 million being left on the table that could help workers and parents in Franklin County pay for the things they and their children need.^{69,70,71}

Child Tax Credit

At the height of the pandemic, federal lawmakers expanded the Child Tax Credit (CTC) which brought relief to millions of families. The expanded CTC provided 1.2 million families in Ohio relief by helping them pay for necessities. The program provided most families with children under 18 a monthly payment for six months — \$300 per child age 0-5 and \$250 per child age 6-17. The average payment to families in Ohio was \$442 per month.⁷² Child poverty fell to a record low of 5.2% in 2021 and fewer Ohio families reported that they didn't have enough to eat.⁷³ According to a survey conducted by the Brookings Institution, 70% of parents said the payments helped them better manage rising prices.⁷⁴

An August 2021 estimate by Urban Institute analysts projected that child poverty in Ohio would be cut in half by an expanded CTC.⁷⁵ We estimate an expanded, refundable CTC structured the same as the temporary federal expansion of the CTC in 2021 would lift over 30,000 Franklin County children out of poverty.

Figure 11: An expanded federal Child Tax Credit would mean 30,000 fewer children living in households below the federal poverty level.



Note: For this estimate, we assume Franklin County child supplemental poverty numbers relate to official child poverty measures in the same ratio that state supplemental poverty rate relates to state official poverty rate.
Sources: "Interrelationships of Three-Year Average State Poverty Rates: 2019 – 2021," Poverty in the United States: 2021, Census Bureau, September 13, 2022, <https://www.census.gov/library/publications/2022/demo/p60-277.html>, Accessed February 9, 2023.
"Poverty Status in the Past 12 Months," Data.census.gov, Accessed June 17, 2024, <https://data.census.gov/table/ACSST5Y2022.S1701?q=franklin%20county%20poverty>

Programs that improve health and economic security

No child should ever have to go to bed hungry. But in Franklin County, nearly 178,000 people experienced food insecurity in 2022, according to Feeding America. That's up from an estimated 148,000 people in 2021.⁷⁶ These residents, including children, didn't consistently have enough food for an active, healthy life.

Supplemental Nutrition Assistance Program (SNAP)

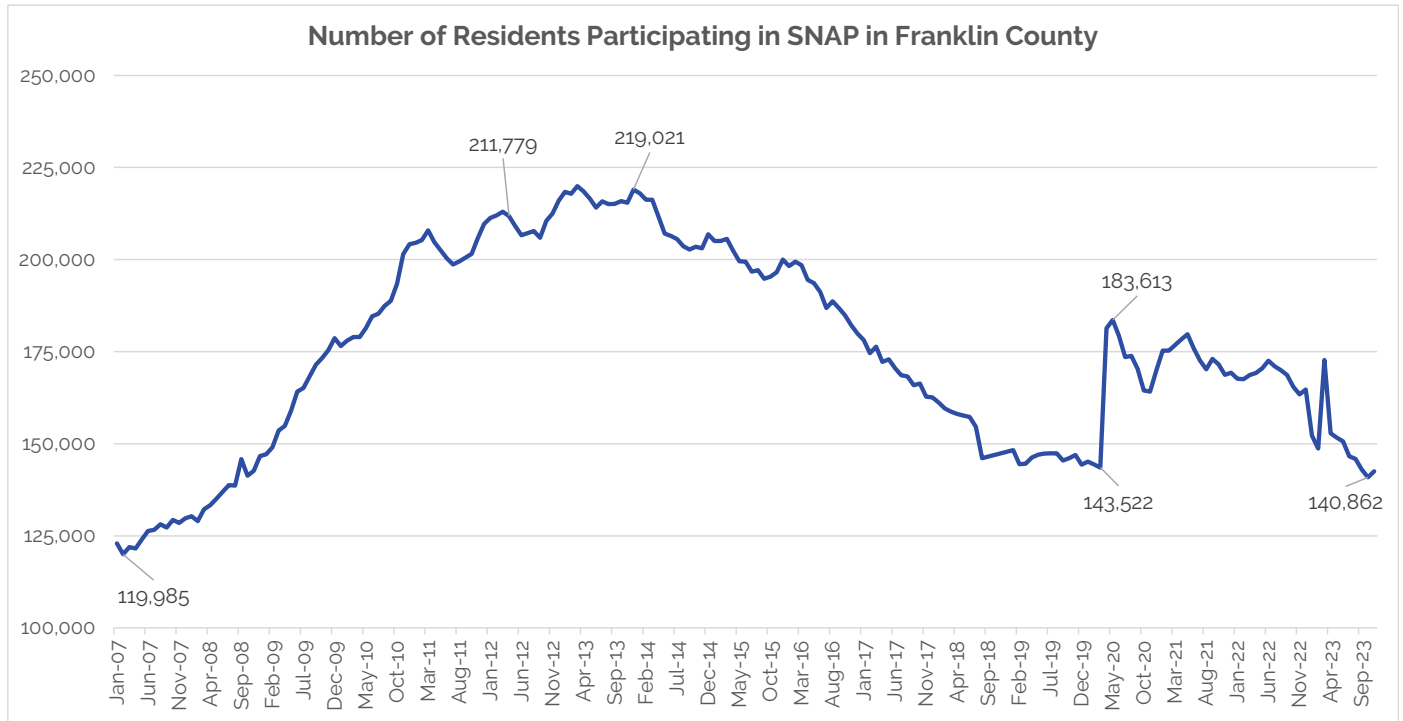
The Supplemental Nutrition Assistance Program (SNAP) is an effective tool for reducing food insecurity and financial instability. SNAP is a federal program that provides financial assistance to purchase food to households with low-incomes. Research from the Center on Budget and Policy Priorities (CBPP) shows that SNAP can be a critical foundation for the health and well-being of children. When children get enough food to eat, they are healthier, do better in school, and are better positioned to take advantage of future economic opportunities.⁷⁷

The average SNAP issuance per person in December 2023 in Ohio was \$199 or just under \$600 for a family of 3.⁷⁸ This amount varies depending on the specific household income and circumstances. To be eligible for SNAP, a household's gross monthly income must be at or below 130% of the federal poverty level (at or below \$2,694 a month for a family of 3).⁷⁹

In December 2023, SNAP helped 65,197 Franklin County households put food on the table, supporting 142,238 residents (including nearly 73,081 adults and 69,157 children), according to the Ohio Department of Job and Family Services.⁸⁰ That was down significantly from over 180,000 people in April 2020 at the beginning of the pandemic.⁸¹

Researchers have found that SNAP is an important economic stabilizer during economic crises, such as recessions.⁸² Figure 12 shows how more residents participated in SNAP after the Great Recession emerged in 2008 and 2009 and during the pandemic-related recession after March 2020.⁸³ The USDA Food and Nutrition Service estimates that during economic downturns, every dollar of SNAP benefits a person receives can increase the gross state product by about \$1.50.⁸⁴

Figure 12: SNAP stabilizes residents in response to recessions



Source: "Public Assistance Monthly Statistics Reports," Ohio Department of Job & Family Services (ODJFS), accessed on April 1, 2024 online at: <https://bit.ly/48cT2iJ>; "Public Assistance Monthly Statistics Archives," January 2007 – December 2017, ODJFS, accessed on April 1, 2024 online at <https://bit.ly/4f4xE1w>

While SNAP is a key food and economic security program, most households with income below the federal poverty level in Franklin County do not receive SNAP benefits.⁸⁵ This suggests the program is underutilized in Franklin County. If Franklin County reflects the 81% SNAP participation rate in 2020 for the state of Ohio, 33,000 residents were eligible for SNAP in December 2023 but did not participate.⁸⁶ If all of those residents were enrolled in SNAP, an additional \$6.6 million a month – or an estimated \$79.7 million over the year – would be available to adults and families to spend on groceries at local supermarkets and grocery stores in Franklin County. We must make sure all residents who are eligible get connected to federal food assistance.

Free and Reduced Lunch

Another important economic security program in Franklin County is the federal Free and Reduced Lunch program. Roughly 60% of Franklin County students (over 100,000 students) received free or reduced lunch for the 2022-2023 school year.⁸⁷ About one-third of these students received free or reduced lunch due to the "community eligibility provision," a program that allows schools to apply for funding based on the percentage of students receiving other public benefits.

During the COVID-19 pandemic, the federal government made free lunch universal, but it has since scaled back that program. Reducing free lunch means that now about 40% of Franklin County students and their families pay the full cost of school lunches.

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federal assistance program that offers additional support to infants and young children up to age 5 and pregnant, postpartum and breastfeeding women. During 2023, fewer than 1% of adult women statewide were enrolled in WIC.⁸⁸ Based on the state program participation rate, we estimate that roughly 4,500 women participate in the WIC program in Franklin County.

WIC promotes food security and can improve the health of women and their infants and young children. According to the USDA, researchers have found evidence that WIC reduces fetal deaths, low birthweight rates, and infant mortality. Research shows WIC improves the dietary intake of pregnant and postpartum women and improves weight gain in pregnant women.⁸⁹ The USDA reports that pregnant women participating in WIC receive prenatal care earlier and children enrolled in WIC are more likely to have a regular source of medical care and have more up-to-date immunizations. WIC played a critical role in mitigating hunger and food insecurity for thousands of families during and after the Great Recession.⁹⁰

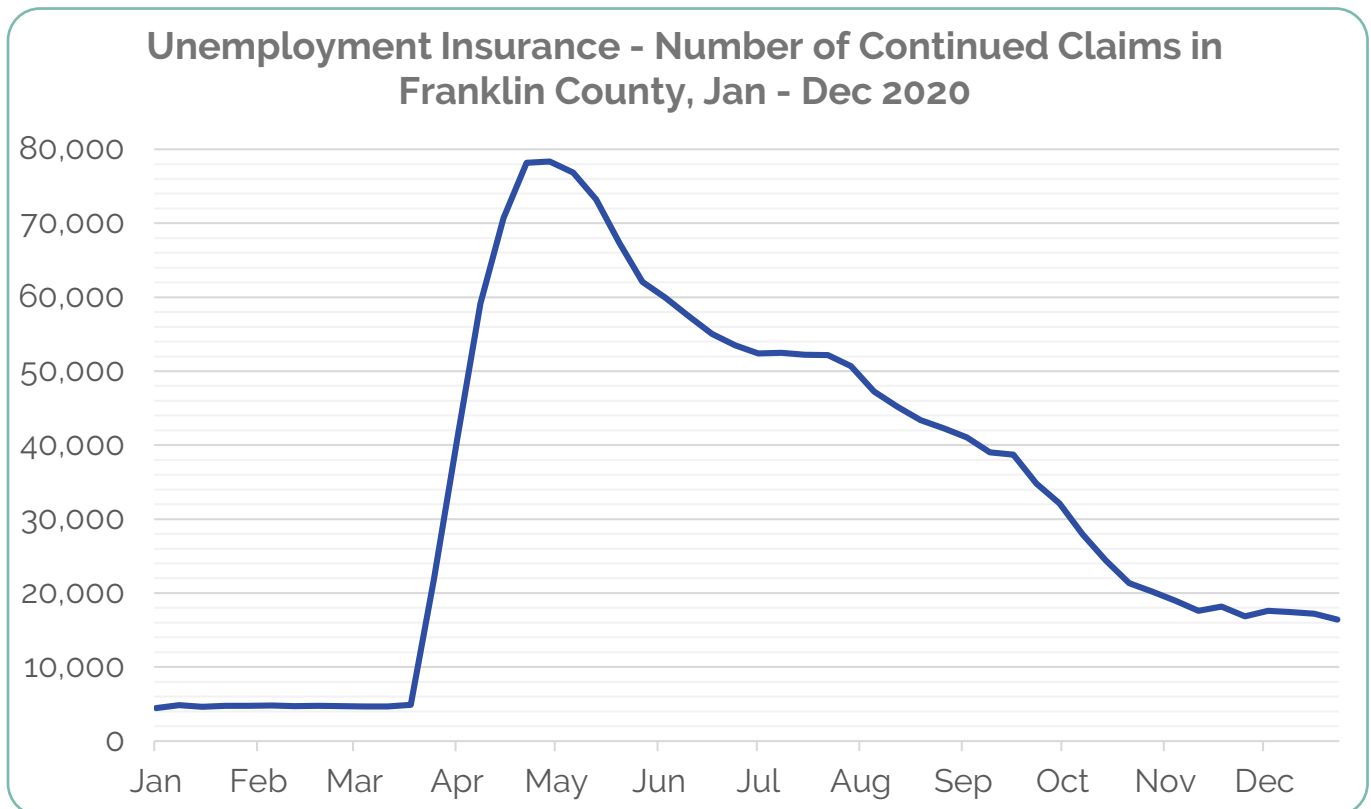


Unemployment Compensation

Unemployment spiked at the beginning of the pandemic. While unemployment increased dramatically, poverty rates stayed relatively steady nationally and in Franklin County. Federal lawmakers responded with the temporary expansion of many of the aforementioned programs as well as unemployment insurance (UI). UI reached a peak of 78,000 Franklin County workers in late April and early May of 2020.⁹¹

The expansion of UI during the pandemic made a significant impact for workers in Franklin County by providing a critical financial safety net. Temporary enhancements included Pandemic Unemployment Assistance (PUA), which extended benefits to workers who were traditionally ineligible for UI, such as gig workers and freelancers. Federal Pandemic Unemployment Compensation (FPUC) provided an additional \$600 weekly, which helped individuals cover rent, food, and other essentials. This expansion was crucial in mitigating the economic impact of job losses. It kept many families out of poverty during the crisis.

Figure 13: Federal unemployment insurance supported nearly 80,000 workers during the height of 2020 stay-at-home orders.



Source: "Statewide Analyses," Location, County, Franklin County, based on Continued Claims, Ohio Means Jobs, accessed on August 29, 2024 at <https://ui-claims.chrr.ohio-state.edu/>

Access to healthcare (Medicaid)

Medicaid covers essential healthcare costs that would otherwise create financial strain for hundreds of thousands of residents with low wages in Franklin County. The Ohio Department of Medicaid reports over 400,000 Franklin County residents were enrolled in Medicaid in December 2023, including children, pregnant women, families and adults without dependents.⁹²

Medicaid matters, because it enables people to get the healthcare they need. A researcher at the University of Wisconsin found access to public health insurance led to better overall health and self-rated health while decreasing health limitations, chronic conditions, and asthma prevalence.⁹³

Medicaid can also reduce financial stress and improve well-being. A study by a researcher at Baylor University compared states that expanded Medicaid with those that did not, focusing on the effects of increased healthcare access on residents' well-being. The researcher found that states that expanded Medicaid saw significant improvements in self-reported life satisfaction and overall health outcomes. The study concludes that Medicaid expansion positively affected the quality of life, particularly for low-income populations, by providing better access to healthcare and reducing financial stress.⁹⁴ In a study published this year, a researcher at the University of Connecticut found Medicaid expansion improved the financial well-being of young adults with low-wages.⁹⁵

Helping families afford childcare

All parents should be able to work (if they want to) without worrying about the safety and care of their children. When parents, especially mothers, can get reliable, affordable childcare, they can stay in the workforce. High-quality, affordable childcare contributes to family stability and reduces stress, which positively impacts the well-being of both parents and children.

High quality childcare and early childhood education is also a critical investment in our children and our future. Early childhood education provides a foundation for learning and success in school by fostering a safe, stable place and nurturing critical thinking, problem-solving, and interpersonal skills at an early age. Studies have found that children who attend high-quality early childhood programs are more likely to graduate from high school, attend college, and have higher earnings as adults. The Perry Preschool Project is one of the most well-regarded early childhood education studies in the country.⁹⁶ Researchers followed participants in high-quality early childhood education programs for decades into the future. They found that the social rate of return of these programs ranged between 7% and 10%.

In Franklin County, just 35% of children start kindergarten ready to learn. Just 22% of Black students and 22% of economically disadvantaged students demonstrate kindergarten readiness, which impacts students' performance on the 3rd Grade Reading Assessment and beyond.⁹⁷

The state of Ohio subsidizes the cost of childcare for parents who need childcare and meet eligibility criteria through the publicly funded childcare program. Initial eligibility for publicly funded childcare includes families with income at or below 145% of the federal poverty level (or at or below \$37,439 for a family of three in 2024).⁹⁸ In October 2023, more than 23,600 children were authorized to participate in publicly funded childcare in Franklin County.⁹⁹

Even families with incomes at 200% of the federal poverty level (\$62,400 for a family of four) can struggle to afford childcare. According to the Ohio Department of Job and Family Services Market Rate Survey, a family of four in Franklin County with an infant and preschooler in child care would need to spend \$522 a week on childcare.¹⁰⁰ Annualized, this comes out to over \$27,000, which is over 43% of the entire income of a family of four making \$62,400 annually.¹⁰¹ This is why advocates continue to call on state lawmakers to make child care affordable for more families and expand the publicly funded childcare program to include all families with incomes up to 200% of FPL.

Financial support for people with disabilities (SSI)

The Supplemental Security Income (SSI) program provides additional income to people with disabilities and residents who are age 65 or older who meet certain income and asset criteria.¹⁰² We estimate that roughly 12,000 residents in Franklin County had their household income increased above the Federal Poverty Level in 2023 due to participation in the SSI program.

Most Franklin County residents who receive SSI are between 18 - 64 years old.¹⁰³ More than 31,000 residents in Franklin County receive SSI benefits including an estimated 19,000 residents age 18-64 and 7,700 residents age 65 or older.

Just 20% of residents with a disability receive SSI in Franklin County.^{104,105} American Community Survey data suggests about 35,000 Franklin County residents with a disability have income below the poverty level.¹⁰⁶ This suggests at least 3,300 people with disabilities with wages below the poverty level in Franklin County are not getting assistance from SSI.

While SSI provides additional resources to people with disabilities, reforms could improve financial security and stability for all people with disabilities. According to the Center on Budget and Policy Priorities, a single resident receiving the maximum SSI benefit with no other income would still be living below the FPL. While SSI eases hardship, about half of all SSI recipients nationally still had income at or below the FPL in 2016.¹⁰⁷ This highlights a system that, while helpful, continues to leave too many people struggling to make ends meet. The strict asset limits (\$2,000 for individuals) discourage savings among SSI participants. SSI support often isn't enough to provide true financial security for many individuals with disabilities.

Stabilizing families in crisis: Ohio Works First (OWF)

Everyone, no matter where they live or what they look like, needs stability and security. However, nearly 4 in 10 Americans don't have enough cash to cover a \$400 emergency.¹⁰⁸ The Ohio Works First (OWF) program provides financial assistance to families with very low incomes.¹⁰⁹ In 2023, a family of three could be eligible for OWF if their monthly income was at or below \$1,036 (an annual income of less than \$12,500).¹¹⁰ If eligible, a family of three would receive \$589 a month to help pay for basic necessities.¹¹¹

While direct cash payments to families reduces child poverty and increases economic security, state lawmakers have made it harder for families to get financial assistance through TANF. TANF replaced the Aid to Families with Dependent Children (AFDC) in the mid 90s. AFDC was much more widely utilized than TANF is, with rates of TANF utilization declining consistently since it replaced AFDC.¹¹² Through OWF, a total of \$5.5 million was distributed to just over 35,000 children and adults in September 2009 in Franklin County.¹¹³ In December 2023, an estimated \$1.8 million was distributed to fewer than 7,400 children and adults in Franklin County.¹¹⁴

Programs that provide housing stability

The Columbus Metropolitan Housing Authority (CMHA) is responsible for facilitating the Housing Choice Voucher Program in Franklin County. According to Justin Davis, Vice President of the CMHA's Housing Choice Voucher Program, CMHA is authorized to distribute 15,120 vouchers and currently has 13,449 active participant households. Additionally, there are 1,737 voucher holders actively searching for housing.¹¹⁵

According to data from the Center for Community Solutions, the average family that receives Housing Choice Vouchers has monthly income of under \$3,000 and is supported with an average monthly housing benefit of \$515 toward their rent.¹¹⁶ A resident who participates in the Housing Choice Voucher Program (commonly known as Section 8 Housing) typically pays 30% of their income on rent and the voucher covers the rest. Using this information, we estimate that without these vouchers, households would be spending almost 50% of their income on rent.

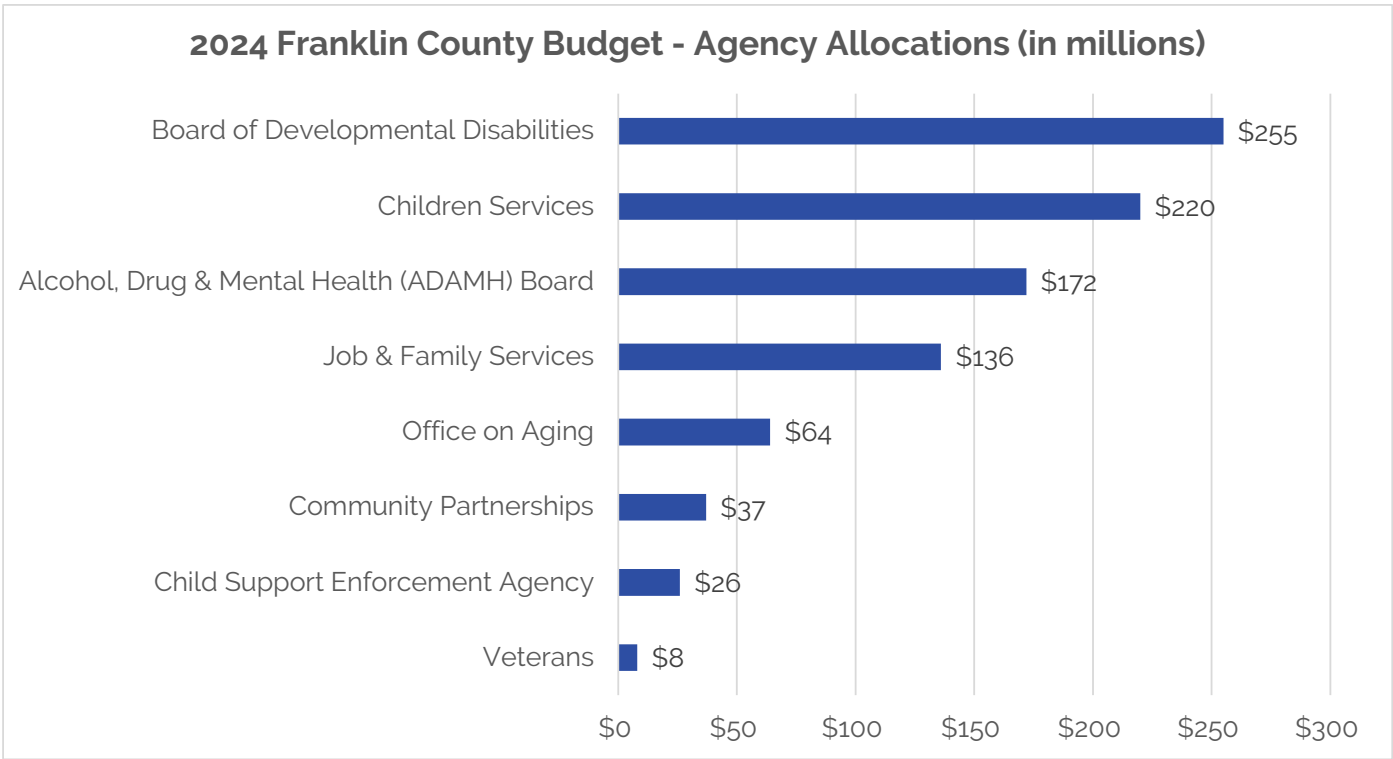
Rental Assistance

During the COVID-19 pandemic, two federal bills authorized over \$46 billion in emergency rental assistance to support housing stability for eligible renters throughout the COVID-19 pandemic.¹¹⁷ Bo Chilton, CEO of Impact Community Action recently testified about how Impact Community Action and their local partners rapidly scaled up their rental assistance program during the pandemic. He shared that in 2019, Impact Community Action had a rental assistance budget of \$300,000 and served 250 people. Since June of 2020, local partners (including Impact Community Action) distributed over \$120 million and served over 40,000 people.¹¹⁸

Economic impact of Franklin County human service spending

Franklin County's 2024 budget allocates a total of \$917.5 million for social and human service spending.¹¹⁹ Its largest social and human service allocations are for its Board of Developmental Disabilities and Children Services. The County allocated \$220 million to Children Services and \$255 million to the Board of Developmental Disabilities. Franklin County allocated over \$171 million to the county Alcohol, Drug, and Mental Health Board and \$136 million to the Job & Family Services agency.

Figure 14: Franklin County allocated \$918 million to social and human services programs in 2024



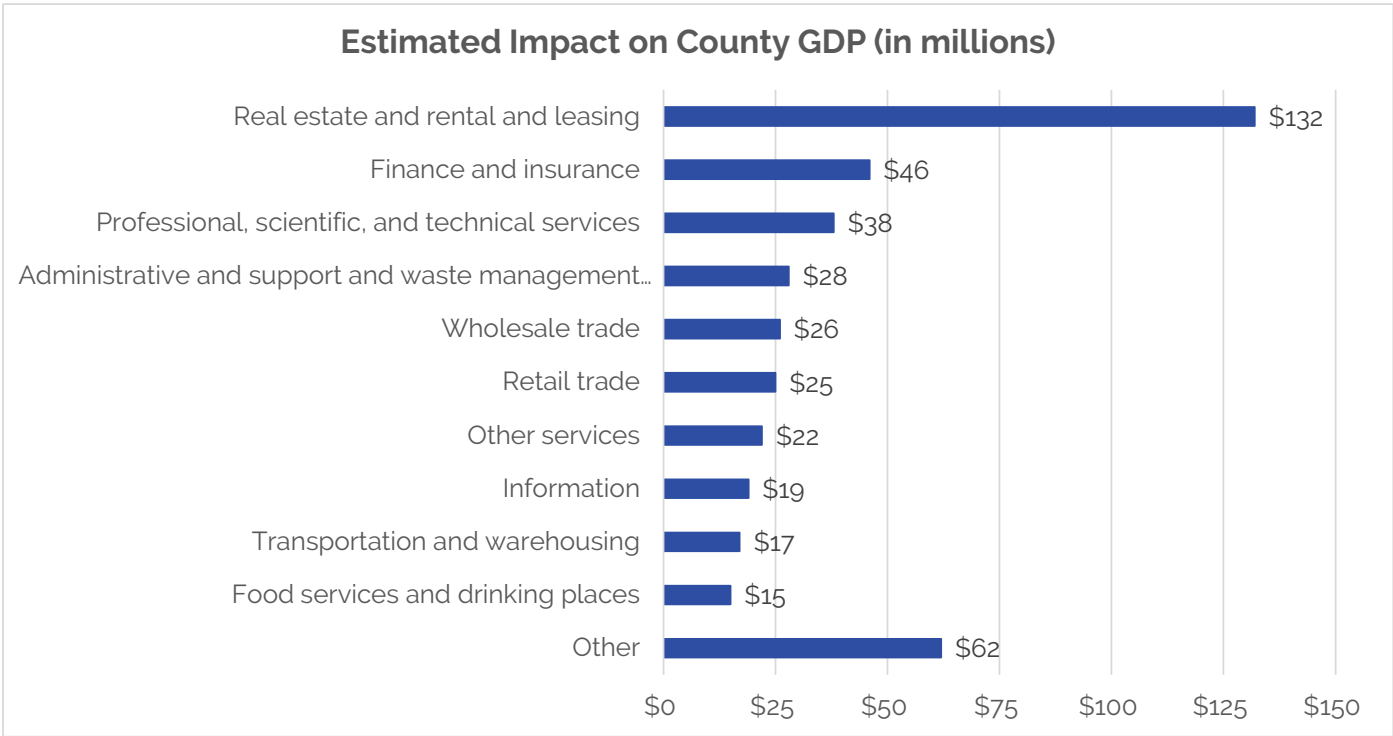
Source: Franklin County Office of Management and Budget. 2024 Approved Summary Tables. Franklin County, 2024. <https://budget.franklincountyohio.gov/OMB-website/media/Documents/Budget/2024/2024-Approved-Summary-Tables.pdf>.

When Franklin County funds social and human service programs, these funds are passed through to other sectors of the economy. Beyond direct spending in the health care and social service sector, human service programs need to pay rent on facilities to carry out their work, pay insurance, employ professional and technical services such as legal, accounting, and computer services, and hire administrators and waste management services. By spending money on social services, the County not only provides direct support to people in need, but it also helps support key industries in the county.

Using the overall estimate for total spending from the county budget, we use the Bureau of Economic Analysis's RIMS II model to estimate the economic impact of Franklin County's social and human service spending.¹²⁰ Using their multipliers, we estimate that Franklin County's social and human service spending contributes \$990 million to county GDP. A total of \$430 million of those accrue to sectors outside of health care and social assistance, with the real estate, rental, and leasing (\$132 million), finance and insurance (\$46 million), and professional services sectors (\$38 million) enjoying the largest share of economic benefits.



Figure 15: Franklin County's social and human service spending spurs \$430 million in county GDP growth outside of the health and social services sector.



Source: "RIMS II: An Essential Tool for Regional Developers and Planners," Bureau of Economic Analysis, https://www.bea.gov/sites/default/files/methodologies/RIMSII_User_Guide.pdf

We estimate that Franklin County's investment in the social and human service sector supports nearly 15,000 jobs in the county including nearly 3,900 jobs in industries outside of the health and social services industry.

What else can we do to boost security and stability of residents?

There is still much work to do to make sure all residents in Franklin County have enough income and assets to support themselves and their family. Below are just a few examples of what cities and Franklin County can do to help make sure all residents have resources and opportunities they need to live with dignity, economic security, and freedom.

Promote housing stability

A stable home is a foundation for a secure life. When someone is evicted, that foundation crumbles, creating a cycle of financial instability. The data shows that workers who have experienced an eviction are 15% more likely to be laid off than those who haven't faced eviction.¹²¹ It doesn't just stop there—people who've been evicted are 25% more likely to experience long-term housing insecurity, making it much harder to find the stability they need to build a better future.¹²² If we care about financial security and stability for our community, we must address the growing eviction crisis head-on.

Access to affordable housing also needs urgent and continued attention by local leaders. The City of Columbus is already working to reduce zoning barriers to promote construction of housing for the variety of families that will live in Franklin County over the next thirty years. Local leaders can promote housing stability by reducing barriers to construction of new housing and supporting construction of housing that is affordable for residents with low incomes.

We hope local leaders consider supporting and enacting other promising interventions that can make a difference for people struggling to keep their homes, including:

- offering rental assistance to help residents stay housed, especially when they are at risk of eviction.
- incentivizing landlords to rent to tenants who receive rental assistance, breaking down barriers for those most in need of housing.
- adopting eviction prevention policies to protect tenants from losing their homes.
- reforming property taxes to bring relief to neighborhoods that have been neglected and disinvested in for too long.
- expanding Housing First programs to get individuals and families who are homeless into stable housing quickly, because housing is the first step toward a better, more secure life.
- increase the supply of affordable housing and long-term rentals throughout Franklin County by reducing barriers to building accessory dwelling units (ADUs)

Make sure residents can live with dignity and stability

Together, we can make sure all eligible residents in Franklin County are connected to state and federal economic security programs, such as food assistance (SNAP), housing assistance (Housing Choice Voucher Program and rental assistance), financial assistance (OWF, EITC, and CTC), healthcare (Medicaid and Medicare), utility assistance, and childcare (PFCC).

We've heard directly from residents that it is difficult to get connected to resources and services to help them get back on their feet. We estimate that 33,000 Franklin County residents were eligible for SNAP in December 2023 but did not participate in the program. If those residents had enrolled, an additional \$6.6 million, or around \$79.7 million over the course of a year, could have supported families buying groceries at local stores. We estimate that over 24,000 households missed out on the Earned Income Tax Credit (EITC) in 2022. That's about \$62 million left unclaimed, money that could have helped workers and families keep food on the table and cover essential expenses.

These missed opportunities mean tens of millions of dollars aren't reaching the people who need them most. We must make sure every eligible Franklin County resident is connected to federal food, health, and economic security programs to strengthen their financial stability and well-being. Local leaders can target resources to make sure more residents get connected to resources they need.

Create opportunities for economic mobility

Income is a key measure of whether people are thriving. When people have opportunities to earn higher incomes, it opens the door to greater economic success and security. More than just dollars in a paycheck, higher incomes lead to better outcomes in nearly every part of life—kids do better in school, families experience better physical and mental health, and children have fewer behavioral challenges. If we want a community where everyone can prosper, we must ensure that people have real opportunities to make a family-sustaining wage and build a solid financial future.

Boost access to postsecondary educational opportunities

A local program called The Columbus Promise is creating opportunities for young people in Columbus. Launched in 2021, it offers Columbus City Schools (CCS) graduates free tuition plus \$500 per semester to cover books and other expenses at Columbus State Community College. The program aims to enable more students from low-income families and communities of color to enroll in and complete college. This program has already made a meaningful impact. Hundreds of students are taking advantage of this opportunity, getting the financial relief they need to focus on their education and future. Programs like the Columbus Promise show us what is possible when we invest in our community and believe in the potential of every student. The program has increased enrollment of CCS graduates at Columbus State and is building a stronger, more equitable workforce right here in Columbus.

Help parents afford childcare

We also need to ensure families can get high-quality, affordable childcare. When parents have safe, reliable care for their kids, it helps both their economic security and their children's early development.

In recent years, Franklin County Job and Family Services has been increasing its investment in early childhood education through its RISE program (not to be confused with the RISE



Together Innovation Institute).¹²³ The Franklin County RISE program was created to address the challenges faced by working families during and after the pandemic. The program offers financial assistance for childcare to families who make too much to qualify for publicly funded childcare and who still struggle to afford high-quality childcare. Parents with reliable, affordable child care can maintain employment or pursue education. The program also helps stabilize childcare providers by offering subsidies and grants. By expanding access to affordable, quality childcare, Franklin County RISE has played a vital role in supporting the economic recovery and the well-being of families in the region.

Give more children the opportunity to go to Pre-K

Chicago has made significant strides in expanding pre-k through the Chicago Public School system. The initiative, which began expanding in the 2018-2019 school year, aims to provide full-day, free pre-K for all 3- and 4-year-olds, prioritizing those in economically disadvantaged communities. Enrollment initially rose from 12,900 4-year-olds in the 2018-19 school year to 14,300 just before the pandemic. While enrollment declined sharply to around 9,500 students during the first year of the pandemic, enrollment has rebounded with over 13,000 4-year-olds participating in pre-K at Chicago Public Schools during the 2023-24 school year.¹²⁴ Chicago's expansion of free pre-K for 3- and 4-year-olds is funded through a combination of local, state, and federal resources. By ensuring that young children have access to quality early educational opportunities, these programs lay a vital foundation for their future.

Promote economic security

The easiest way to promote economic security is to improve incomes for residents. When we provide direct financial assistance to people in the form of cash with no strings attached, we give them the financial freedom and stability they need to address the challenges in their lives. Evidence shows that when we trust people with resources, they make choices that are best for them and their families.

Guaranteed income is a monthly supplemental payment given directly to individuals with no strings attached and no work requirements. Guaranteed income is meant to supplement, rather than replace, people's current income. A growing body of research on guaranteed income pilots shows that a little extra cash each month means a little less stress and a little more ease in keeping food on the table. After one year of giving 200 low-income households \$500 a month in unrestricted funds in Minneapolis, the Federal Reserve Bank of Minneapolis outlined how the program "is creating measurable improvements in people's lives."¹²⁵ Compared to residents in a control group who did not receive the monthly cash, the residents who received \$500 a month experienced less stress, more financial stability, less hunger, and more housing stability.

Provide workers with resources and training to make higher wages

In Franklin County, local leaders are focused on ensuring that workers have access to opportunities to build new skills and earn better wages. The aim of workforce development is to create pathways to financial stability and economic mobility, where residents have training and support to secure good-paying jobs and grow their careers.

There are several efforts focused on supporting workers in Franklin County to make sure they have the skills and training they need to thrive. When we invest in reskilling and upskilling, we are not just investing in individuals, we are investing in the future of our communities and our economy.

Boost wages

Increasing wages is one of the most direct ways to improve economic security for workers and families in Franklin County. Evidence shows that union membership can significantly boost wages for both union and non-union workers. A study by economists at Temple and Vanderbilt Universities found that union membership led to larger wage increases for low-income workers, particularly for Black workers and those with lower levels of education.¹²⁶ In the 1950s, during the peak of the American labor movement, workers at the bottom of the income distribution saw the greatest gains from unionization.



Expanding union representation, promoting family-sustaining wages, and supporting collective bargaining rights can help reduce wage gaps, especially for workers in low-paying industries. By ensuring that more workers receive fair wages and benefits, we can help workers build a more secure future for themselves and their families.

Paid family and caregiving leave

In addition to wages, employers can also prioritize job quality. Columbus and Franklin County are leaders among cities and counties in Ohio providing parental and caregiving leave for city and county workers. Promoting family leave among non-profit, private-sector, and public-sector employers within Franklin County would help parents who want to take time off to be with their newborn or when their child gets sick. More time with caring, nurturing adults in their first years of life will also provide children with a better start to their lives which could pay dividends for them down the road. Paid family and caregiving leave is a promising policy that all employers should consider adopting.

Reduce the burden of debt

Medical debt can trap individuals in financial hardship, preventing residents from accessing necessary care and forcing difficult trade-offs like reducing spending on essentials. Cities and states are increasingly taking action to reduce this burden. For example, the Central Ohio Hospital Council partnered with the City of Columbus to forgive \$335 million in medical debt.

Efforts to cancel medical debt have shown that such policies provide immediate financial relief, boost healthcare utilization, and improve economic stability for families. Thousands of residents in Franklin County and its suburbs would benefit from similar programs. Reducing medical debt and providing avenues for people struggling with other kinds of debt, including student loans, debt from predatory lenders, credit card debt, and auto loan debt could free up resources for residents to make other choices and invest in their future.

Conclusion

Poverty is a policy choice. We can choose a different path – one that promotes economic security, stability, and mobility for all residents in Franklin County. The challenges our neighbors face today, whether it's the rising cost of housing, the inability to afford childcare, or barriers to family-sustaining jobs, are not insurmountable. Through targeted policies that promote housing stability, make childcare more affordable, and create pathways to higher wages and economic mobility, we can build a future where every resident has the resources they need to thrive.

The solutions are within our reach. By working together — local leaders, community organizations, and residents — we can break the cycle of poverty, reduce the burden of economic insecurity, and foster a more just, equitable Franklin County. Let's build a community where everyone has opportunities to live with dignity, stability, and hope for a better future.



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