

POVERTY IN FRANKLIN COUNTY



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Scioto Analysis
Economics | Public Policy

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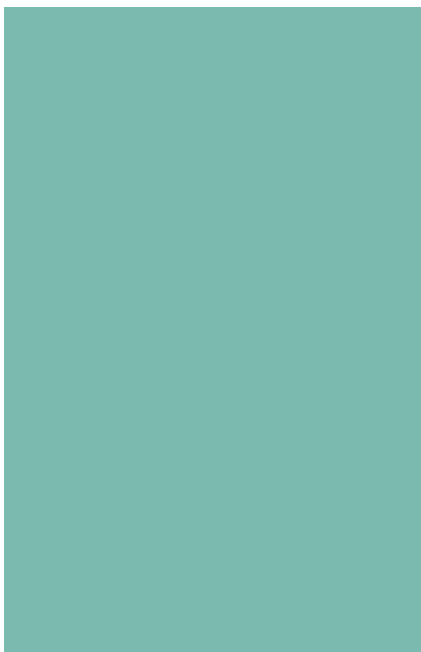
STUDY LEADERS



DANIELLE SYDNOR Chief Executive Officer



Danielle Sydnor is CEO of the newly formed RISE Together Innovation Institute a capstone of a larger, Franklin County funded strategic plan to help an estimated 400,000 plus county residents find paths toward economic stability. Danielle worked in banking since 2002, including National City Bank, MBNA and Bank of America, with experience in retail banking and management experience in credit card sales, service and lending. Danielle became licensed as a financial advisor with Merrill Lynch in 2011. She continues to draw from all her professional experiences to build genuine relationships where clients, partners and the community can benefit.



Danielle is the immediate past President of the Greater Cleveland Branch of the National Association for the Advancement of Colored People (NAACP). Sydnor is a Commissioner on the Columbus Women's Commission, a member on the board of Board of Trustees at Eliza Bryant, and Freedom Equity CDFI. She holds a bachelor's degree in Finance from the University of Phoenix. Danielle is a proud recipient of Crain's Cleveland 2019 40 Under 40 and a graduate of the 2020 class of Leadership Ohio. Danielle is a native of Sacramento, California. Her family moved to Cleveland, Ohio in 1995. She has since proudly deepened her roots in Ohio. She has two sons, Noah and Giles, who are both away at college.

STUDY LEADERS



ROB MOORE Policy Analyst in Residence



Rob Moore 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 is president of Gross National Happiness USA, a national grassroots organization promoting multidimensional measurement of well-being in society, and 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.



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. He is active in his community as a board member for the Brewery District Community Association and is a professional registered parliamentarian with the National Association of Parliamentarians. In his free time, Rob enjoys baking, film, road biking, tabletop roleplaying, and performing improvisational comedy.

About RISE Together

The 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 the residents of our growing region.

The RISE Together Innovation Institute is supported by:



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Introduction

All of us, regardless of race, income, or zip code, want to live a good life and provide for our families. We all need safe, vibrant communities, a foundation of economic security, and resources and opportunities to thrive.

Despite a decline in overall poverty rates from over 18% in 2013 to under 15% in 2021, an estimated 190,000 Franklin County residents lived in poverty in 2021. Tens of thousands of our neighbors are having to decide between paying for groceries, rent, childcare, or a visit to the doctor's office. No one should have to make these decisions.

The main purpose of this report is to provide a snapshot of poverty in Franklin County based on available research and data. The report includes statistics on poverty rates, including data disaggregated by race, age, gender, zip code, and disability status. While most people experiencing poverty and economic insecurity in Franklin County are white, we find that Black, Hispanic, Asian, and immigrant residents all experience poverty at higher rates than white residents.

Poverty has a profound impact on children and their future. It harms their health, education, and upward mobility. Child poverty costs us all an estimated \$5.2 billion in economic activity in 2021. The snapshot uncovers challenges faced by different communities, including education, employment, and housing. Some communities have a much higher rate of residents living in poverty compared with other communities in Franklin County.

In addition to highlighting stark realities, the report also identifies potential solutions. During the pandemic, federal lawmakers came together and enacted policies that put more money in people's pockets and reduced hunger and child poverty. While these federal policies were temporary, they show that poverty is a policy choice and lawmakers can enact policies that expand security, opportunity, and peace of mind for millions of families. The report also highlights federal, state, and local programs that play a pivotal role in reducing poverty and supporting the health, well-being, and security of residents with low wages.

The mission of RISE Together Innovation Institute is to harness the collective power of people and systems to disrupt structural racism and poverty and achieve equity for all Franklin County residents. Over the next year, we will share information from this report to help build a shared understanding of the problem as we see it: as estimated 190,000 residents in Franklin County don't have a foundation of economic security. RISE Together also plans to do more research to learn about how Franklin County got here and share solutions that local leaders can enact to boost the economic security of Franklin County children, adults, and families who are living in poverty.

Together, we can make sure all of us have the resources we need to give our children a better shot in life.

Executive Summary

One in seven Franklin County residents live in poverty. Franklin County has a higher poverty rate than most counties in the Columbus Metropolitan Area and most people experiencing poverty in the metro live in Franklin County. High-poverty neighborhoods are concentrated in inner-city Columbus while low-poverty neighborhoods are in suburban areas on the edges of the county. Poverty in the county has declined from over 18% in 2013 to below 15% in 2021, though this trend varies by neighborhood. For every family in poverty in Franklin County, another earns income between 100% and 200% of the federal poverty level.



Black, Hispanic, and Asian residents of Franklin County all experience poverty at **higher rates** than white residents. Despite this, **most people experiencing poverty in Franklin County are white**. This is also true for SNAP (formerly “food stamp”) reciprocity. While most racial categories have seen poverty rates decline over the past decade, Asian poverty rates have stagnated. While Asian residents of Franklin County had poverty rates effectively identical to white residents in 2013, the white poverty rate has declined since then as the Asian poverty rate stayed the same.

Black and Hispanic residents are **twice as likely** as white residents to be in deep poverty, defined as having income below 50% of the federal poverty level. Spanish speakers and speakers of non-Indo-European or Asian and Pacific Island languages experience poverty at higher rates than English and Asian Pacific Island languages. Foreign-born residents also experience poverty at higher rates than residents of the county who were born in the United States.

Non-Hispanic white residents are the most likely to have health insurance among major racial categories in the county. Black residents are **twice as likely to be uninsured** and Asian residents are **four times as likely to be uninsured** as non-Hispanic white residents.

A child in Franklin County is **twice as likely** to be in poverty as someone at retirement age, though this disparity was even worse a decade ago. Black children in Franklin County are **more than three times as likely** to be in poverty as white children. Black children also are much more likely to be in poverty as young children than as adults, a trend we don't see among white children. Large families are much more likely to be in poverty than small families.

Black, Hispanic, and Asian residents of Franklin County all experience poverty at higher rates than white residents. Despite this, most people experiencing poverty in Franklin County are white.

Child poverty likely cost Franklin County \$5.2 billion in economic activity in 2021 in the form of reduced earnings, crime, health impacts, and child welfare impacts. These issues will likely be exacerbated as the expiration of the 2021 child tax credit expansion will mean **\$330 million less in federal support** for working families in Franklin County.

More families with children participate in the SNAP program compared to adults without dependents. Single-parent households are more likely to benefit from SNAP than two-parent households. In particular, female-

headed single-parent households claim SNAP benefits at **twice the rate** of two-parent households.

Unemployed Franklin County residents are in poverty at **five times the rate** of employed residents. Those who did not work in the past year experience poverty at ten times the rate of people who worked full-time throughout the past year. Poverty rates over the past decade have tracked the unemployment



rate fairly well, with the exception of the 2020 recession, where unemployment spiked but poverty was steady.

Poverty rates are also higher for people who worked part of the year rather than throughout the year. This penalty is especially drastic for foreign-born workers. Black and white residents of Franklin County participate in the labor force at the same rate, but Black residents have much harder times finding jobs. The Black unemployment rate in Franklin County is **twice** the white unemployment rate. Residents with less than

a high school education are **six times more likely** to be in poverty than those with a bachelor's degree.

Most families in Franklin County live in single-family homes, but those who do not are much more likely to experience poverty. Renters experience poverty at higher rates than homeowners without mortgages. Homeowners with mortgages experience poverty at the lowest rates. Families with income under \$20,000 are **28 times more likely** to be housing cost burdened than families with income over \$75,000. More wealthy families tend to have mortgages, though those without mortgages are less likely to be cost-burdened by housing.

In addition to experiencing higher poverty rates than homeowners, renters also are more likely to have electric heating in their homes and less likely to own a vehicle. Electric rates vary depending on what part of the county people live. Eviction rates are also recently on the rise, with eviction rates in Columbus creeping over the historical average starting in late 2021 after holding low during the first couple of years of the COVID-19 pandemic.

Franklin County has **lower upward mobility** than all other Columbus Metropolitan Area counties, with a child born at the 25th percentile of income expected to end up at a lower income than in any other county in the metro area. Children moving to Franklin County from other parts of the country also tend to be worse off than children who stay or move to other counties. Children born in different parts of Franklin County also have drastically different trajectories. A low-

income child born in Columbus's Linden or East Side neighborhoods often has about a **5% chance** of reaching the top 20% of the income spectrum as an adult. A low-income child born in Columbus's northwest suburbs often has a 25-30% chance of being high-income as an adult.

Chronic poverty is especially intractable for Black children. **Over 14%** of black children in Franklin County are poor and expected to be poor as adults compared to only 4% of white children.

Child poverty likely costs Franklin County \$5.2 billion in economic activity in 2021 in the form of reduced earnings, crime, health impacts, and child welfare impacts.

By middle age, most Franklin County residents have likely experienced poverty or near poverty. By the time they are in their 50s, most Franklin County residents have received public assistance at some point in their lives.

A child who spends one to three years in poverty will have about a **40% chance** of experiencing poverty as an adult. A child who spends most of her childhood years in poverty will have an **over 90% chance** of experiencing poverty as an adult. People in chronic poverty also tend to have lower incomes than people experiencing intermittent poverty. Children

experiencing chronic poverty also experience more maltreatment and have more mental health issues than children experiencing intermittent poverty.

Hundreds of thousands of Franklin County residents are lifted from poverty by federal programs, with the largest impacts coming from Social Security, refundable tax credits, and economic stimulus payments.

Enrollment in quality early childhood programs can boost future earnings for children, reducing future chances of being in poverty. **About 24,000** Franklin County children enrolled in publicly-funded child care by the end of 2022. Franklin County has increased its funding for nonprofit organizations over the past decade. Most Franklin County participants in the SSI disability payments program are working-

Hundreds of thousands of Franklin County residents are lifted from poverty by federal programs, with the largest impacts coming from social security, refundable tax credits, and economic stimulus payments.



age, though the chance of participating increases with age. Only about **one in five** Franklin County residents with a disability participate, though. About **one in seven** Franklin County households are eligible for the Earned Income Tax Credit, the largest anti-poverty program for working-age people in the United States. About half of Franklin County children received free or reduced lunch in 2022 after suspension of the federal universal free lunch program during the COVID-19 pandemic.

Countywide SNAP reciprocity fluctuated in the 160,000 and 170,000 range throughout 2022. Despite this, most families living below the poverty line do not receive SNAP benefits and the majority of families that receive SNAP benefits are above the federal poverty line. TANF is a much smaller program, only enrolling 8,000 to 9,000 beneficiaries throughout 2022. These programs are important, however, as they often increase family income by 50%.

Franklin County allocated **\$870 million** to health and human service programs in its 2023 budget. This contributes **\$940 million** to county GDP, and supports **14,000 jobs** in the county.

- If the Black poverty rate matched the non-Hispanic white poverty rate in Franklin County, **47,000 fewer Black residents** would be in poverty.

- If all age groups experienced the same rate of poverty in Franklin County as retirement-age residents, **74,000 fewer residents** would be in poverty.

- If women experienced poverty at the poverty rate for men, then **12,000 fewer women** would be in poverty.

- If people without disabilities experienced poverty rates at the rate of people with disabilities, **8,000 fewer residents with disabilities** would be in poverty.

- If the poorest neighborhoods in Franklin County had average poverty rates, **24,000 fewer people** would be in poverty.

- If Franklin County had the average poverty rate for the state, **12,000 fewer people** would be in poverty.

- If foreign-born residents had the same poverty rate as other residents, **7,000 fewer foreign-born residents** would be in poverty.

If Franklin County residents without high school degrees had the same poverty rate as other adults, **13,000 fewer residents** would be in poverty.



POVERTY RATES

Results from the American Community Survey show us that an estimated 190,000 Franklin County residents were in poverty in 2021, the most recent year we have survey data for.¹ This accounts for 15% of all Franklin County residents, or one in seven residents of the county.

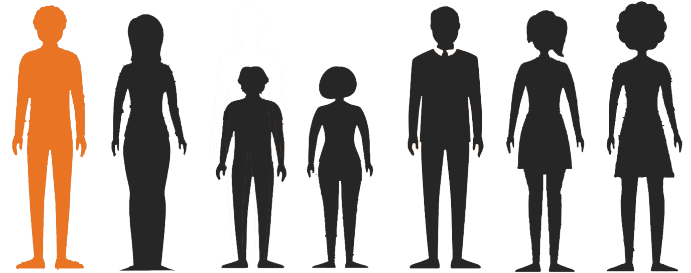


Figure 1: One in Seven Franklin County Residents in Poverty

Franklin County's poverty rate is higher than any of its neighboring counties and is the second-highest in the metropolitan area after Appalachian Hocking County.² The size of Franklin County combined with its high poverty rate means it is the home to the largest contraction of people in poverty in the metro area, too. Nearly three times as many people in poverty live in Franklin County (190,000) than in the rest of the metropolitan area (67,000).

Comparing the population of people in poverty in Franklin County with other counties gives us an understanding of the scale of poverty in Franklin County. The number of people in poverty in Franklin County exceeds the total population of Licking County. Statewide, the 190,000 Franklin County residents living in poverty is more than the total population of 73 Ohio counties.

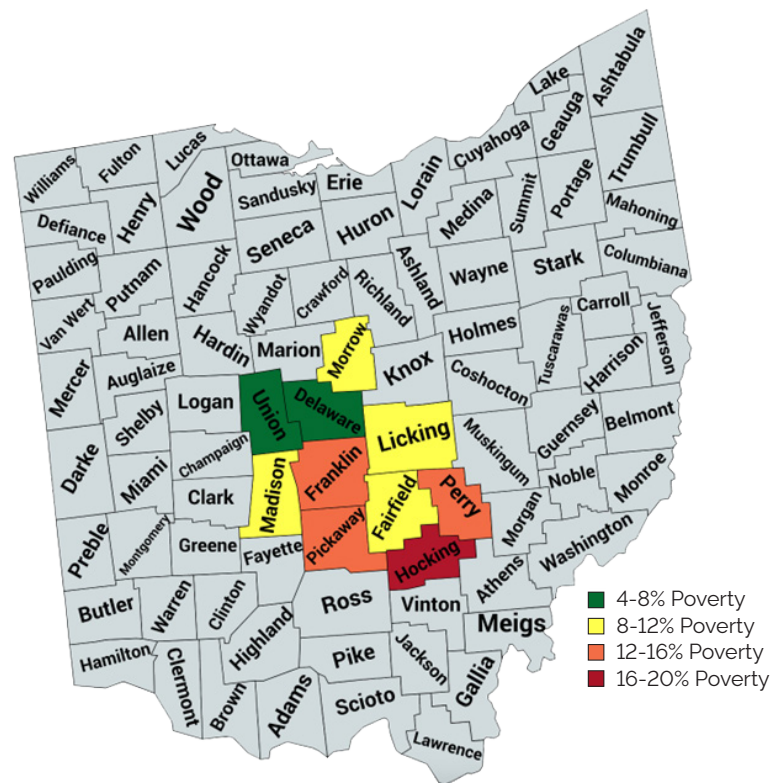


Figure 2: Franklin County has high poverty compared to other counties in Columbus Metro Area

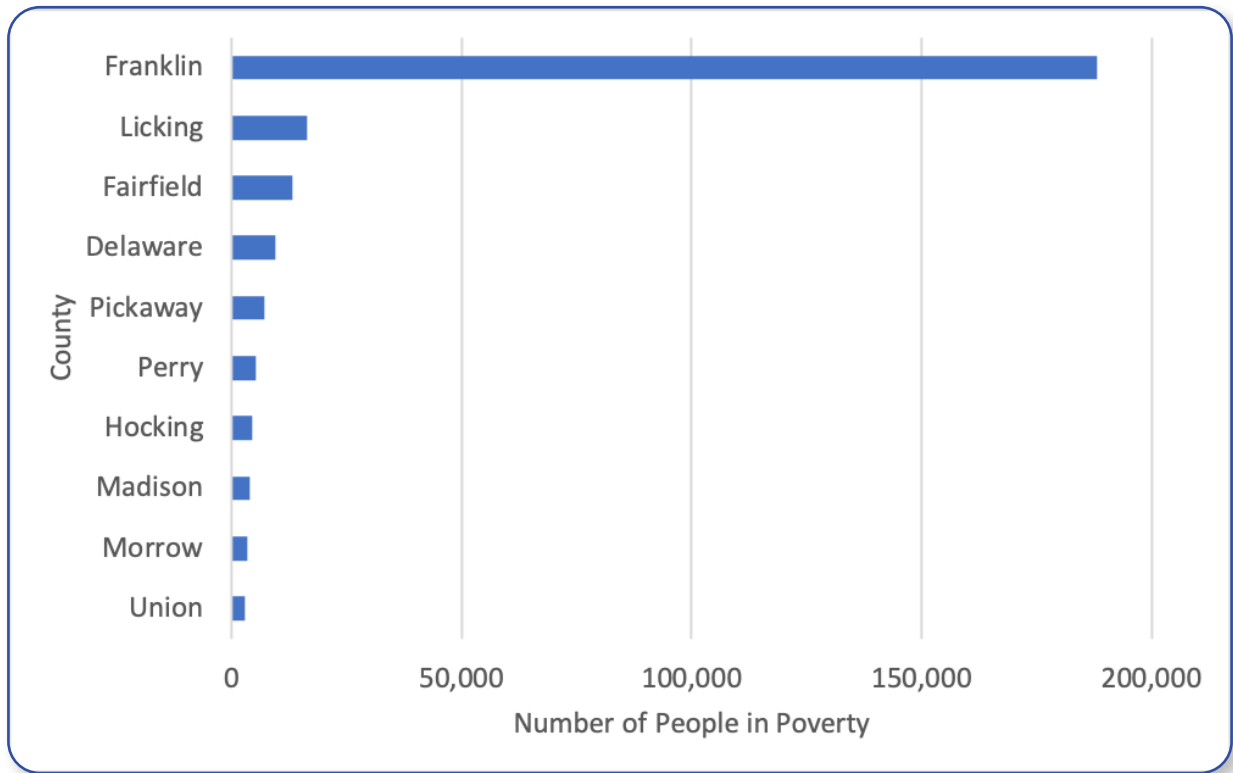


Figure 3: Most of Central Ohio's people in poverty are in Franklin County

Franklin County's poverty rate also is significant on a statewide level. Despite Franklin County's strong economic performance compared to the rest of the state, its poverty rate of 14.7% is still above the statewide poverty rate of 13.4%. These are both higher than the national poverty rate of 12.8%.³ One in eight people living in poverty in Ohio live in Franklin County.

Most of the highest-poverty zip codes in Franklin County are located near the center of the city of Columbus. Below is a table of the five zip codes in Franklin County with the highest poverty rates.⁴ Zip code 43210, which mostly comprises Ohio State's campus, has a poverty rate driven largely by college students. 43201 has a similar problem but to a lesser extent than 43210. All five zip codes have more than a third of their population living in poverty.

Zip Code	Neighborhood	Poverty Rate
43210	Ohio State University Campus	63.3%
43222	West Franklinton	54.3%
43201	Campus/Victorian Village/Italian Village/Milo Grogan	42.2%
43203	King-Lincoln	41.4%
43211	South Linden	37.6%

Table 1: Top five highest-poverty zip codes in Franklin County

By contrast, the lowest-poverty zip codes in Franklin County are all located on the edges of the county. Each of these top five lowest-poverty zip codes have poverty rates below 5%. Two other zip codes also have poverty rates below 5%: 43215 (Downtown, 4.8%), and 43221 (Upper Arlington, 4.9%).

Zip Code	Neighborhood	Poverty Rate
43002	Amlin	0.0%
43054	New Albany	2.1%
43064	Plain City	2.5%
43065	Powell	2.8%
43147	Pickerington	4.2%

Table 2: Top five lowest-poverty zip codes in Franklin County

In the past decade, Franklin County has experienced a noticeable decline in its poverty rate. From 2012 to 2021, Franklin County's poverty rate fell from 17.7% to 14.7%.⁵ This can largely be attributed to recovery from the Great Recession since the national poverty rate fell by a similar magnitude.⁶

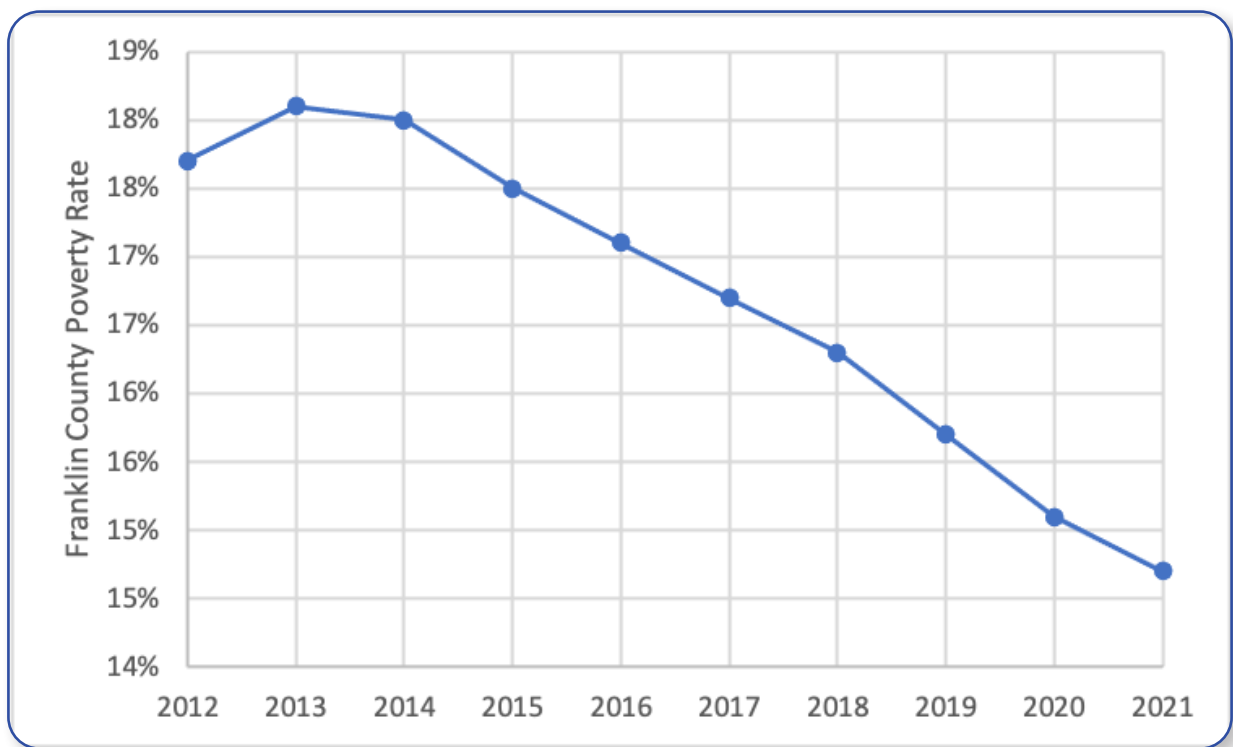


Figure 4: Franklin County poverty rate declined over past decade

If poverty rates continued to decline at the same rate they did over the past decade, poverty would be eliminated in Franklin County in forty years.

When we look at poverty rate by zip code over time, we see more nuance in poverty trends. While 43201 (Campus/Victorian Village/Italian Village/Milo Grogan), 43203 (King-Lincoln), and 43211 (South Linden) saw poverty rates decline over the past decade, poverty rates increased in 43210 (Campus) and 43222 (West Franklinton).⁷ This suggests these two neighborhoods may have been impacted by the COVID-19 recession differently than the other three.

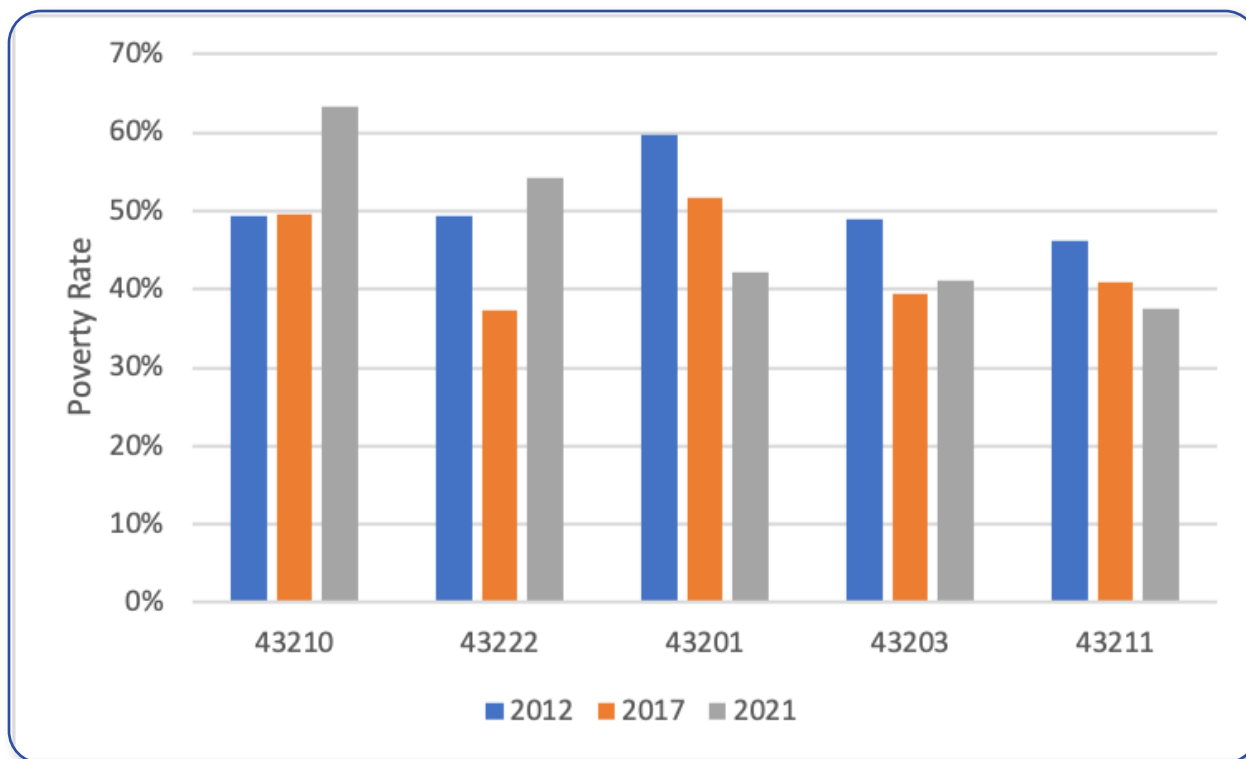


Figure 5: Poverty up in Campus and West Franklinton, down in Milo Grogan, King-Lincoln, South Linden

While the official poverty measure is one way to look at poverty in Franklin County, looking at how many families at different income thresholds gives us a more nuanced picture of poverty in the county. Over 13,000 Franklin County families live in “deep poverty,” meaning their income is under 50% of the official poverty level.⁸ Nearly 21,000 Franklin County families are near poverty, with income between 100% and 150% of the official poverty level. Another 21,000 Franklin County families can be considered “low-income” with incomes between 150% and 200% of the official poverty measure. This means that for every family that is in poverty in Franklin County, there is at least one other family that is near poverty or low-income. In total, over 75,000 Franklin County families are below 200% of the federal poverty level, 24% of Franklin County families.

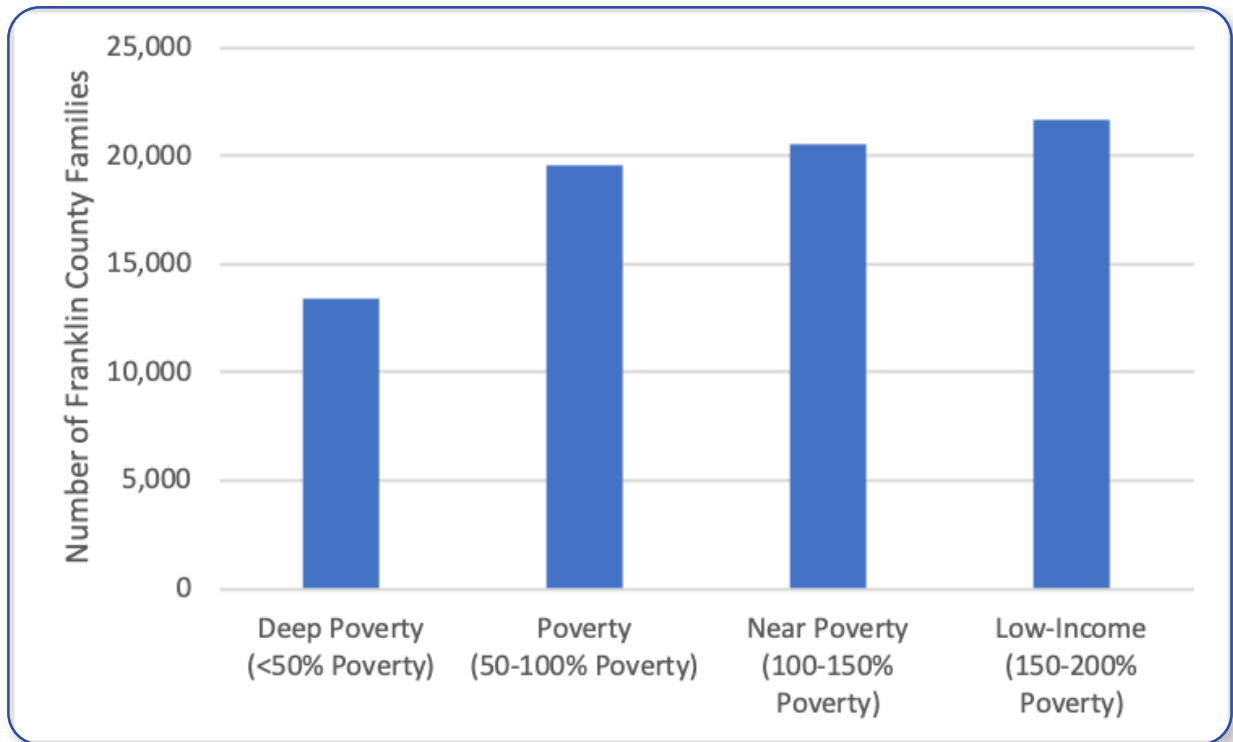


Figure 6: For every family in poverty in Franklin County, at least one is near poverty or low-income.

Looking at geographic trends in poverty also gives us a better understanding of how poverty operates at the neighborhood level. Ohio State University's campus (43210) is unsurprisingly dominated by deep poverty, likely a result of the high student population. Franklinton (43222) has a plurality of people between 50 and 100% of poverty and a majority either in that band or in the "low-income" band, suggesting a lot of working poor. Campus/Victorian Village/Italian Village/Milo Grogan has 60% of families in middle- or upper-income income bands. This suggests its large individual poverty rate is driven by large families in poverty. It also suggests high inequality in this cluster of neighborhoods. King-Lincoln has about one in four residents in deep poverty, suggesting unemployment is a driver of poverty rates in that neighborhood.

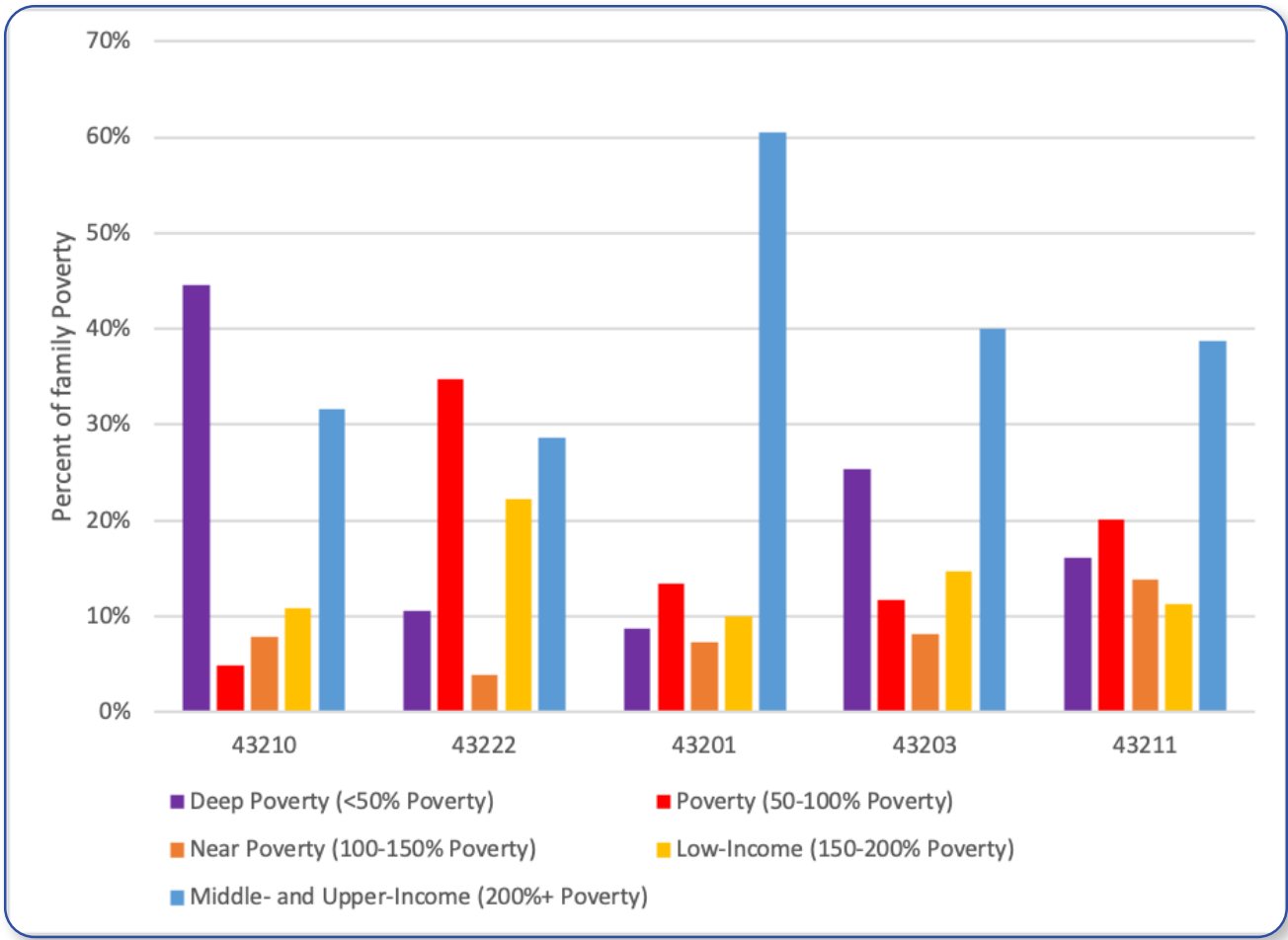


Figure 7: Distribution of poverty varies by neighborhood

Racial Differences in Poverty Rates

Franklin County exhibits some large disparities between racial groups when it comes to who experiences poverty. Black residents of the county are over twice as likely to be in poverty as white residents.⁹ The same is true for American Indian/Alaska native residents. Hispanic/Latino residents are also nearly twice as likely to live in poverty as white residents. Asian residents of Franklin County have a poverty rate that is closer to the white poverty rate for the county, but the Asian poverty rate is still nearly a full percentage point higher than the white poverty rate.

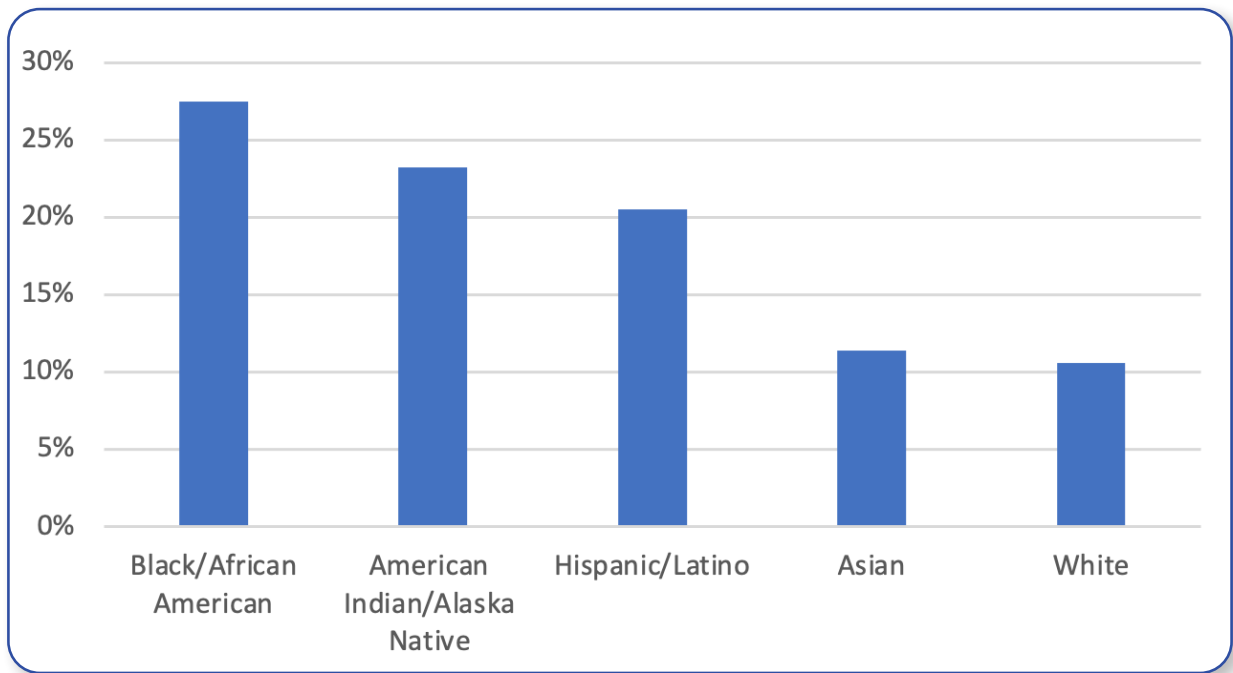


Figure 8: Every racial category in Franklin County has higher poverty rate than white residents

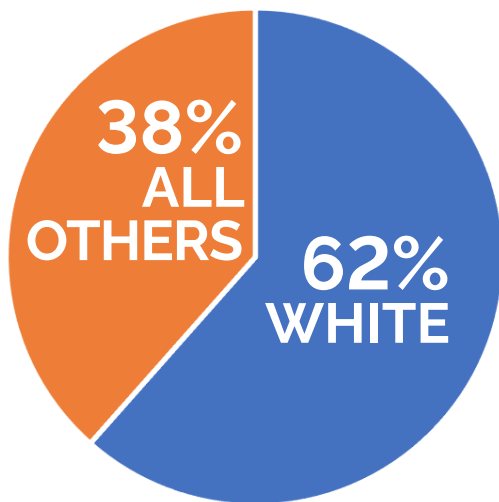


Figure 9: Most Franklin County residents who are experiencing poverty are white.

Despite the white poverty rate being lower than all other races, because of the number of total white residents throughout the county, most people in poverty in Franklin County are white. About 940,000 (62% of those in poverty) Franklin County residents are white people in poverty while about 590,000 (38% of those in poverty) are nonwhite people in poverty.¹⁰

Over the past decade, Black, Hispanic, and white residents of Franklin County have seen decreases in their poverty rate.¹¹ This has not been accompanied by a fall in the poverty rate of Asian residents. The Asian poverty rate has stayed the same over the past decade, a trend that has caused the poverty rate in 2012, which matched the white poverty rate at the time, to be higher than the white poverty rate in 2021.

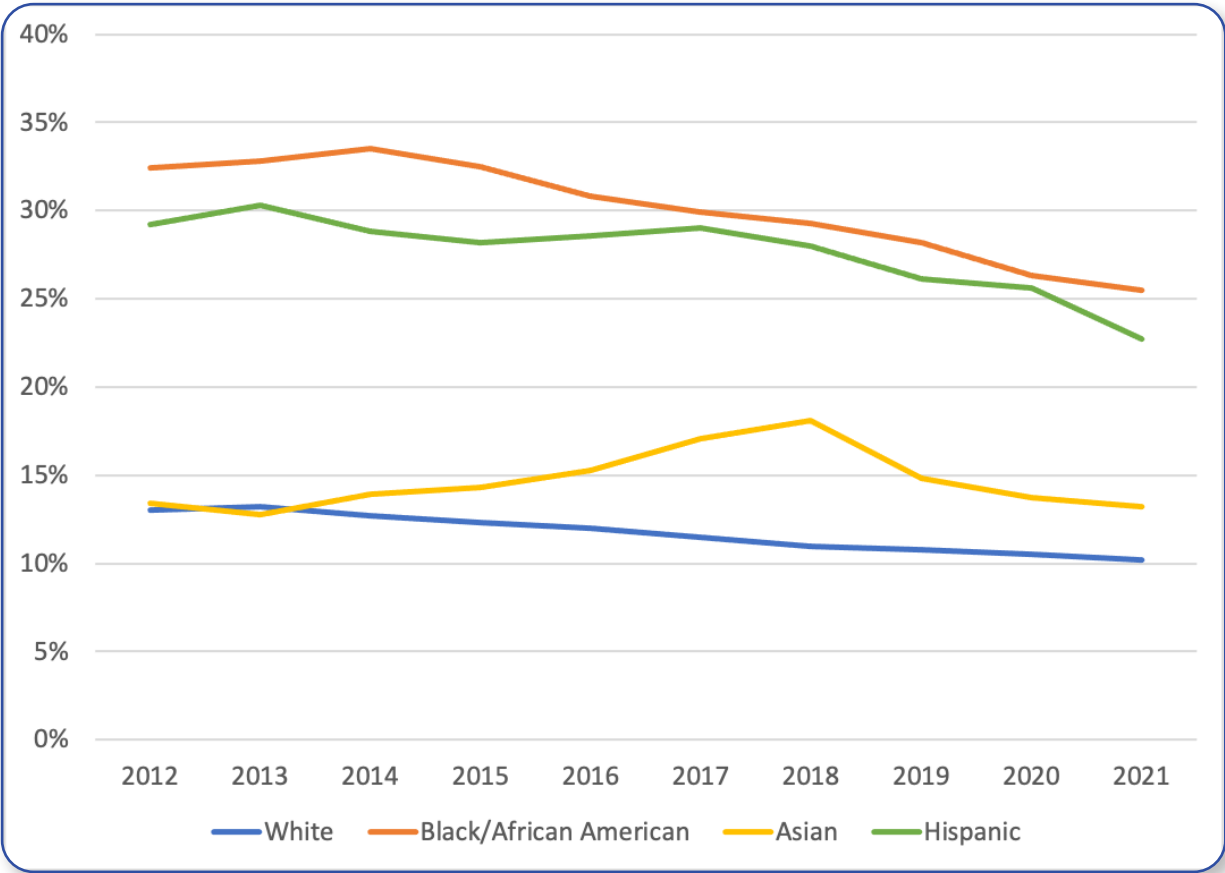


Figure 10: Asian poverty rates stagnant over past decade.

Deep poverty rates show wide racial disparities as well. Black and Hispanic residents of Franklin County are twice as likely to be in deep poverty as white residents.¹² Asian and American Indian/Alaska Native residents are 33% and 25% more likely to be in deep poverty than white residents, respectively. Franklin County's small Native Hawaiian and Pacific Islander population (estimated between 150 and 400 residents in the county) has an astronomical 27% deep poverty rate—over 500% higher than the white deep poverty rate.

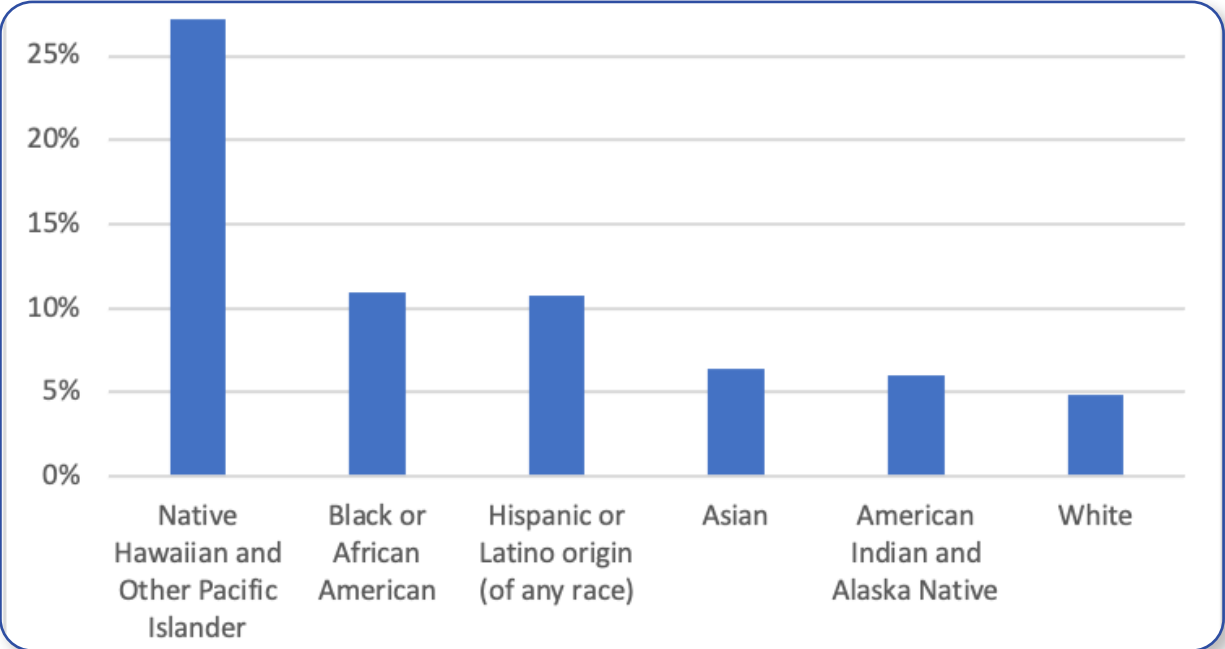


Figure 11: Black and Hispanic residents of Franklin County twice as likely to be in deep poverty as white residents

Language has a strong relationship with poverty in Franklin County as well. Spanish speakers are 45% more likely to be in poverty in Franklin County than English speakers. People who speak Asian languages and other Indo-European languages are actually less likely to be in poverty than English speakers on average. People who speak all other languages have poverty rates much higher, though, and over double the poverty rate of English speakers.

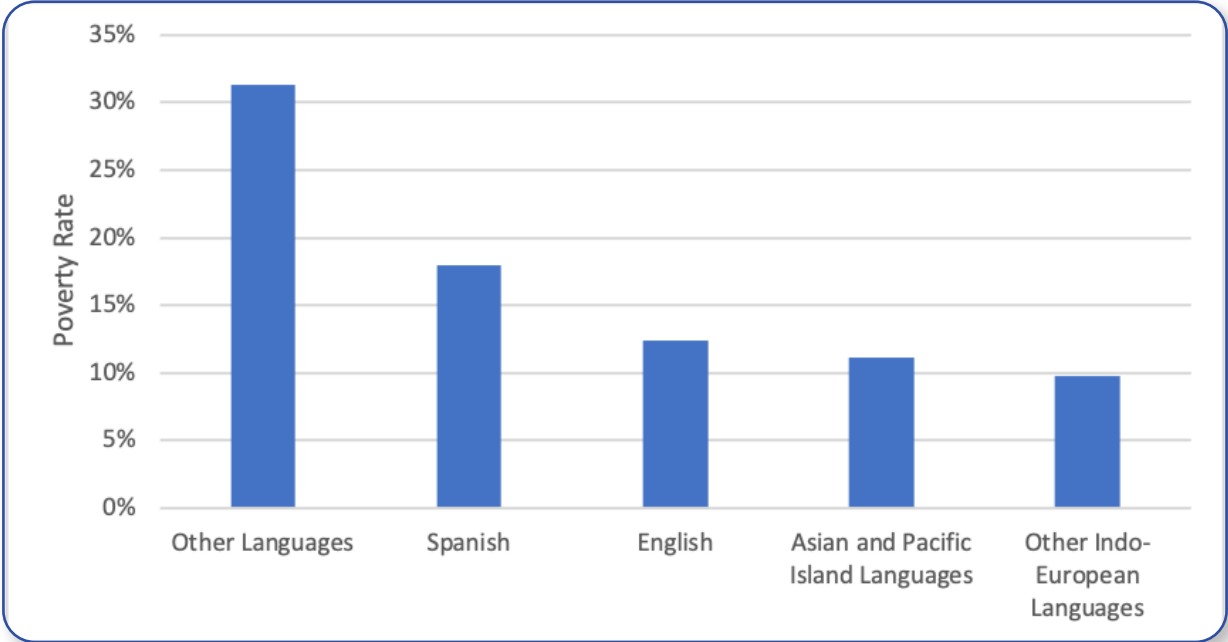


Figure 12: English, Asian, and other Indo-European language speakers have lower poverty rates than Spanish and other language speakers

Franklin county's immigrant population is slightly smaller than the national rate (11.5% compared to 13.6%). Still, immigrants in Franklin county make up almost 15% of the people in poverty. Immigrants also experience deep poverty and near poverty at higher rates than their neighbors born in the United States.

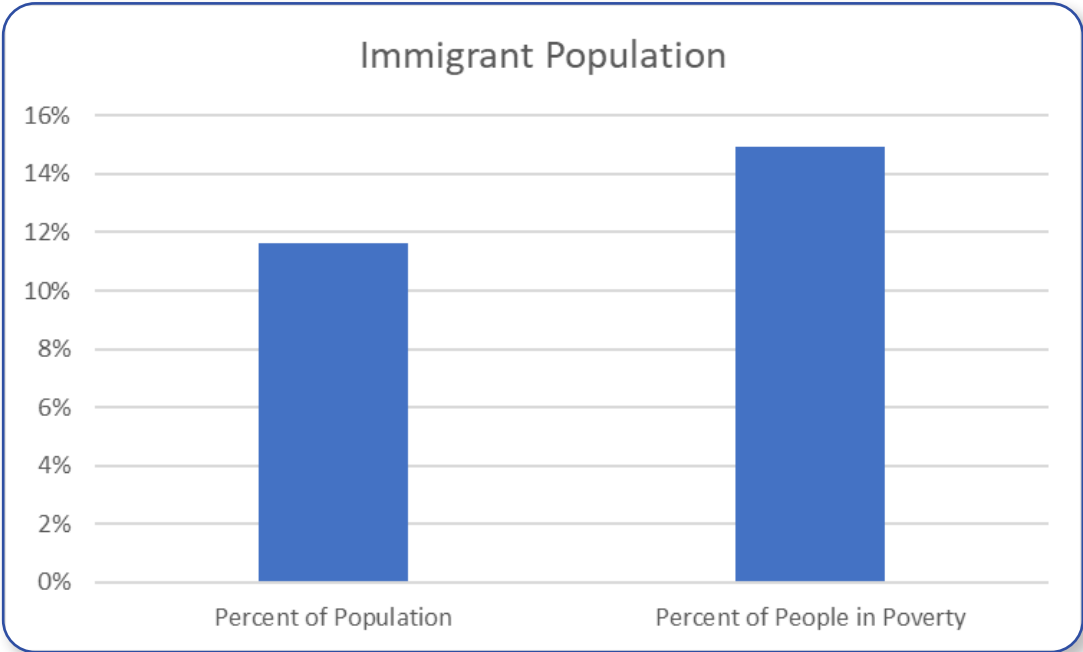


Figure 13: Immigrants make up a larger proportion of the number of people in poverty than total population of Franklin County

Looking more closely at the different levels of poverty, we see a fairly stable trend. The native born population experiences poverty at roughly the rate of the county overall. Given the relative size of the native born population, this makes sense. Foreign born people experience poverty at higher rates for each level of poverty.

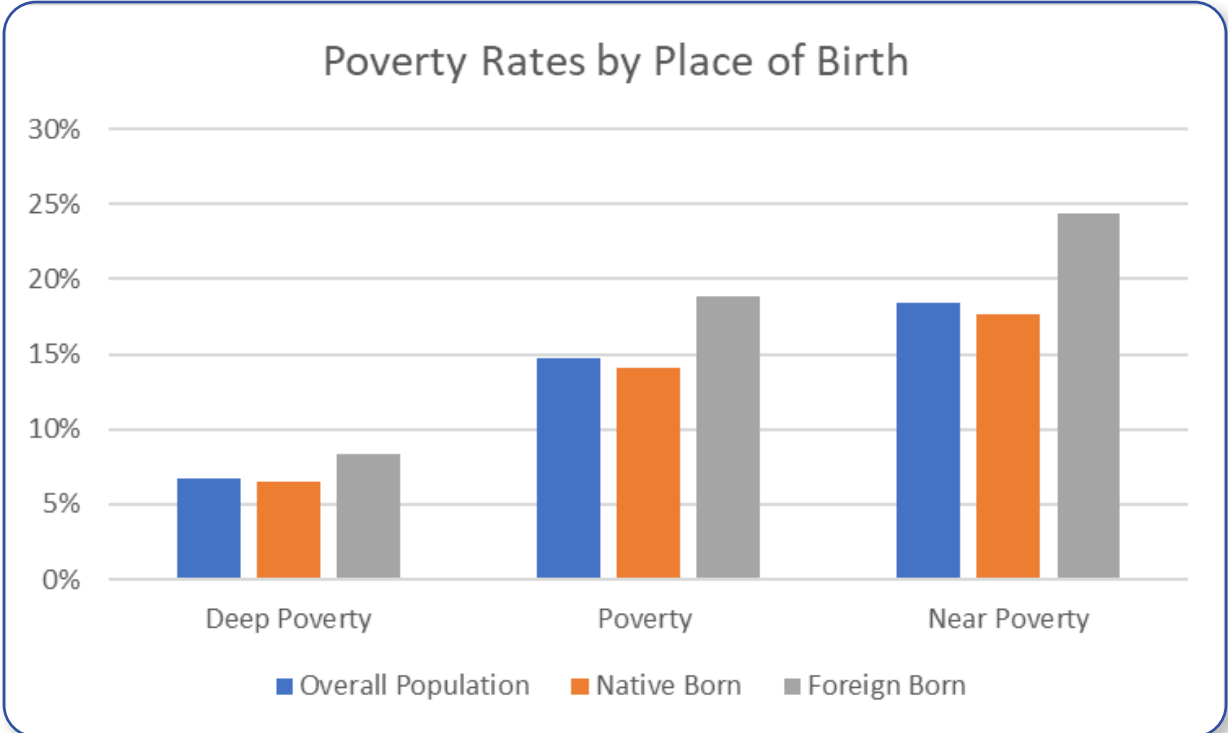


Figure 14: Foreign-born Franklin County residents experience poverty at higher rates than the overall population

Racial gaps in insurance coverage are prevalent in Franklin county. Hispanic/latino and white non-hispanic residents are the only groups with better than average health insurance coverage. There is a spike in the percent of uninsured people, where Asian residents are more than twice as likely to be uninsured compared to Black residents, the next closest group.

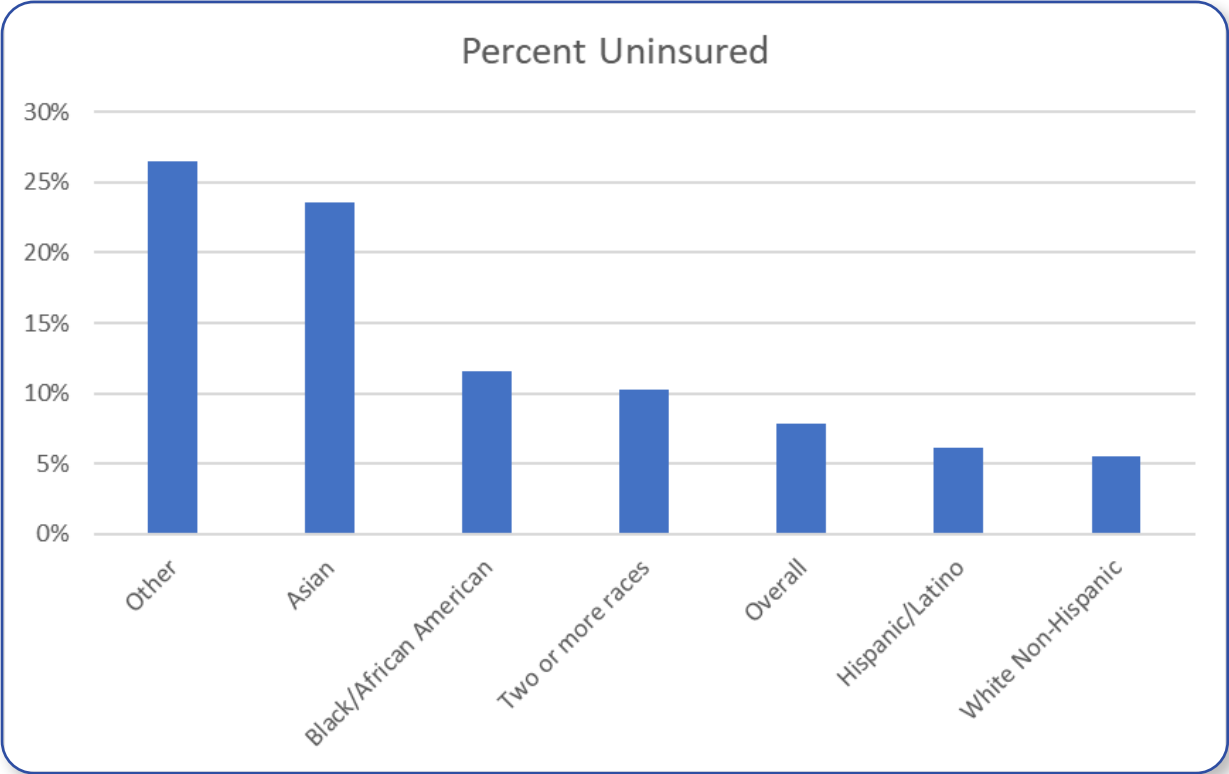


Figure 15: Health Insurance Coverage by Race

Child Poverty

21% of Franklin County children are in poverty—a full six percentage points above the overall county poverty rate.¹³ This means that a child in Franklin County is 41% more likely to be in poverty than the average resident.

Overall, the poverty rate for county residents declines with age. A child in Franklin County is more than twice as likely to be poor as someone of retirement age.

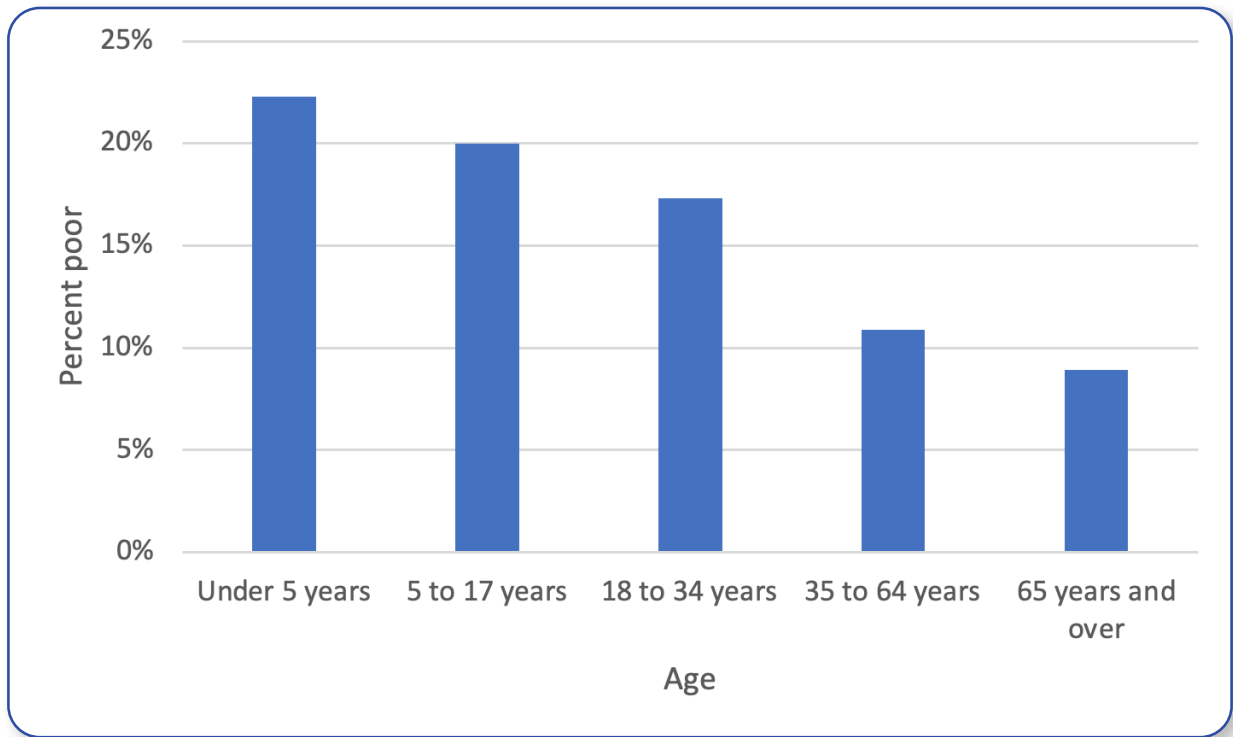


Figure 16: Child poverty rates twice as high as those for people of retirement age

Part of this is because of the way poverty is measured. The Official Poverty Measure is based on the cost of the thrifty food plan times three and includes Social Security income in its measure. This means that on the cost side, medical spending by retirement age people is not factored into the measure and on the resources side Social Security spending by the federal government is. For children, benefits like the Earned Income Tax Credit and Supplemental Nutrition Assistance Program (SNAP, formerly known as “food stamps”) are not included and lower medical costs are not factored in. Alternate poverty measures like the Supplemental Poverty Measure that correct for these discrepancies find child poverty and senior poverty to be more comparable.

While the age difference between poverty rates is high now, it was much higher just a few years ago. In 2015, a young child was more than three times as likely to be poor as someone of retirement age in Franklin County.¹⁴ The poverty rate for people of retirement age in Franklin County is actually slightly up since 2015, while it is down in all other categories. Franklin County's falling poverty rate has been driven by reductions in poverty for children and young adults, especially young children and young adults.

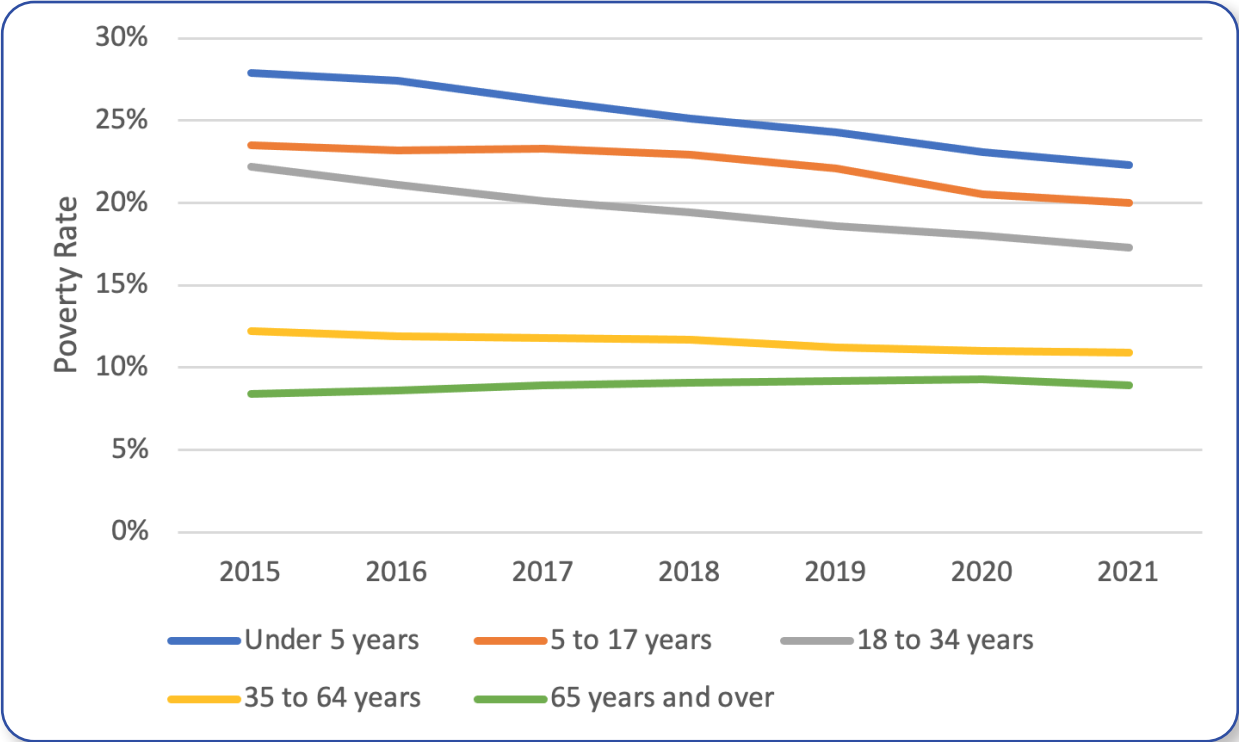


Figure 17: Age disparity in Franklin County poverty rates has decreased over past six years

Black children in Franklin county are more than three times as likely to be in poverty compared to white children.¹⁵ Only Native American children have a lower poverty rate than White children in Franklin county. Breaking down child poverty by age and race, we can see that for Black children, child poverty rates decrease as the children get older. Because child poverty is directly tied to the poverty status of their caretaker, this might be the result because as children age and become more self-reliant, less time has to be directly spent on child care. This same trend plays out on a smaller scale across the county as a whole.

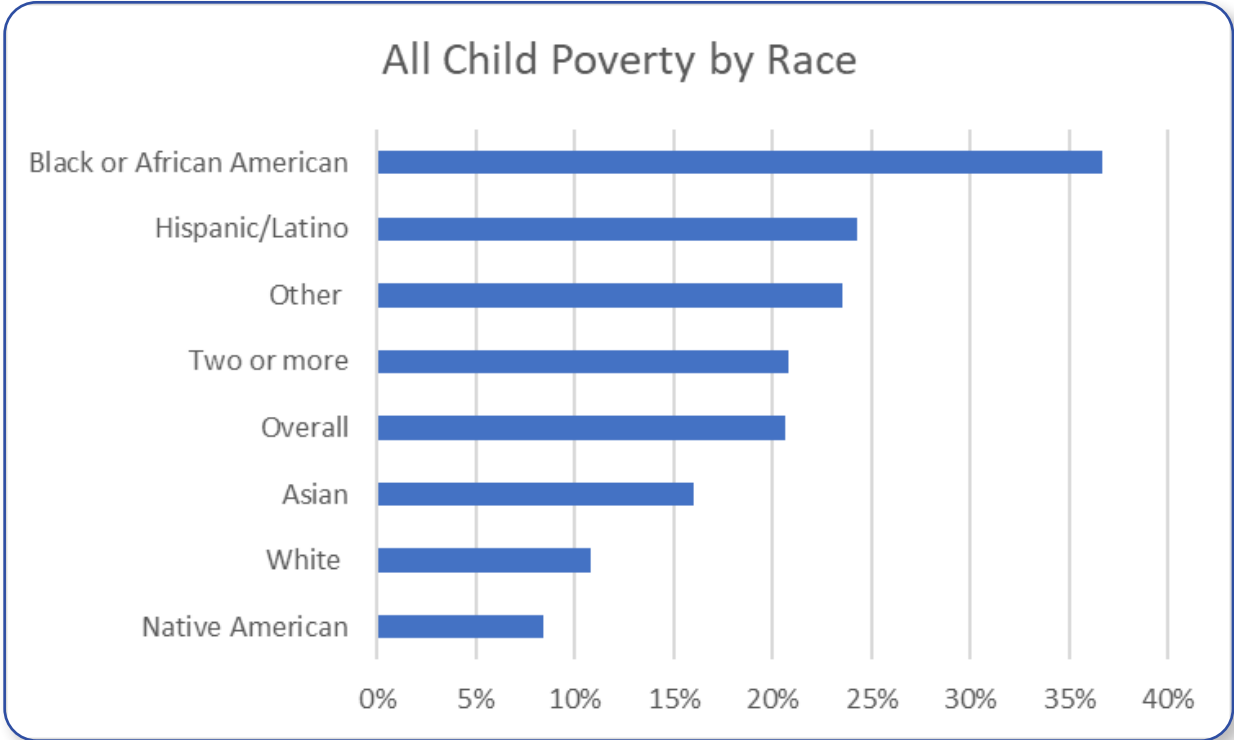


Figure 18: Black children in experience poverty at rates three times as high as white children in Franklin County

By looking at age categories more granularly, we can see large disparities between how children experience poverty and race. One notable trend is that very young children have a much higher rate of poverty than teenagers among Black families, a trend we don't see among white families.

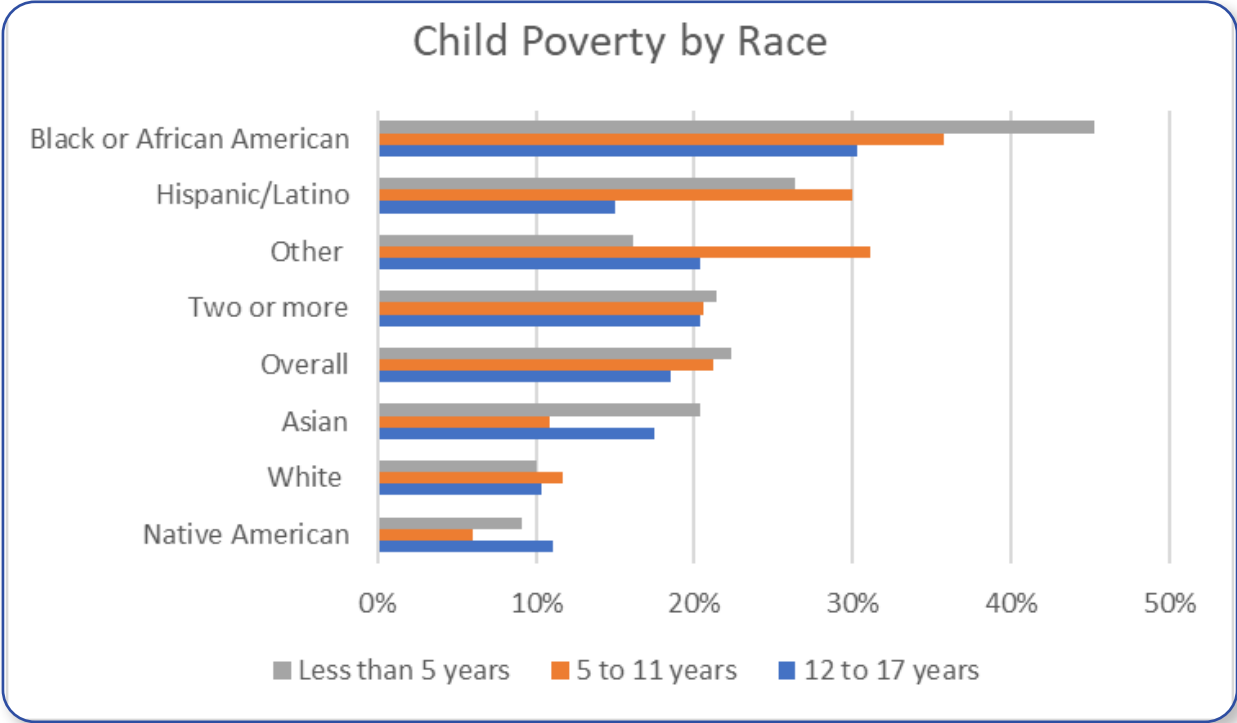


Figure 19: Very young Black children 50% more likely to be in poverty than Black teenagers

Families with more children have higher rates of poverty in Franklin County than families with fewer children. A Franklin County family with one or two children is three times as likely to be in poverty as a family with no children.¹⁶ That number increases to nearly seven times as likely for families with three or four children. Franklin County families with five or more children are nearly sixteen times as likely to be in poverty as families with no children.

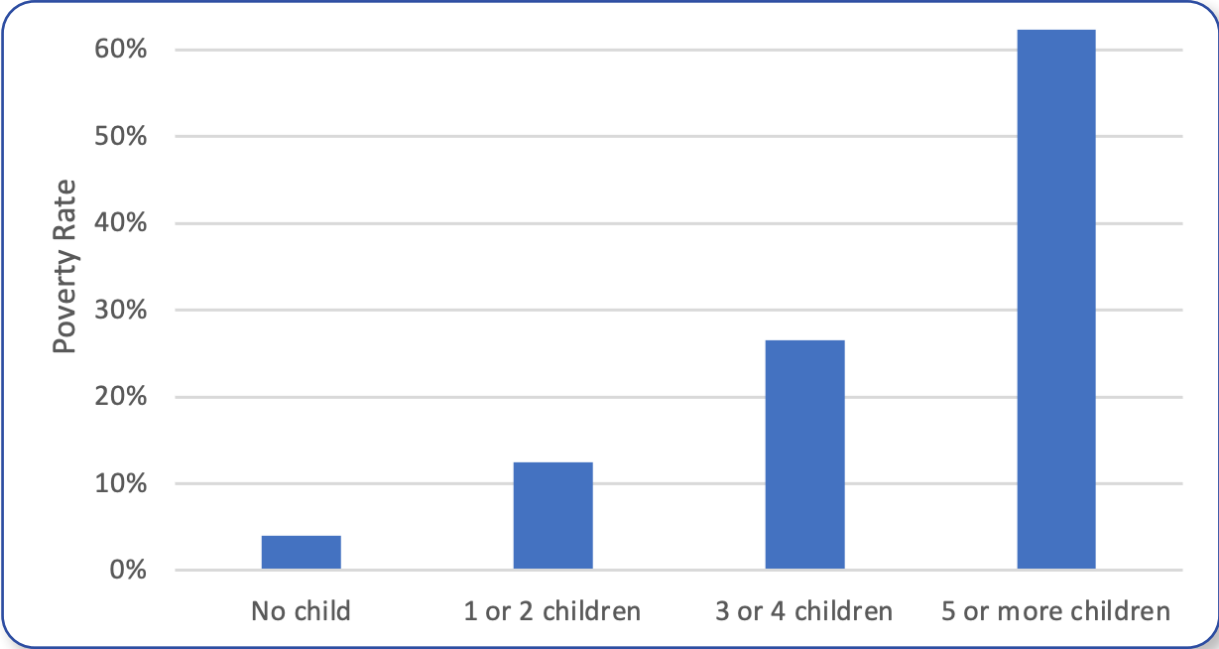


Figure 20: Franklin County families with more children have higher poverty rates than families with fewer children

Child poverty rates in Franklin county are higher than the overall poverty rate.¹⁷ Just over 20% of Franklin County children are in poverty, with an additional 5% being very near poverty. About 10% of Franklin County children are in deep poverty.

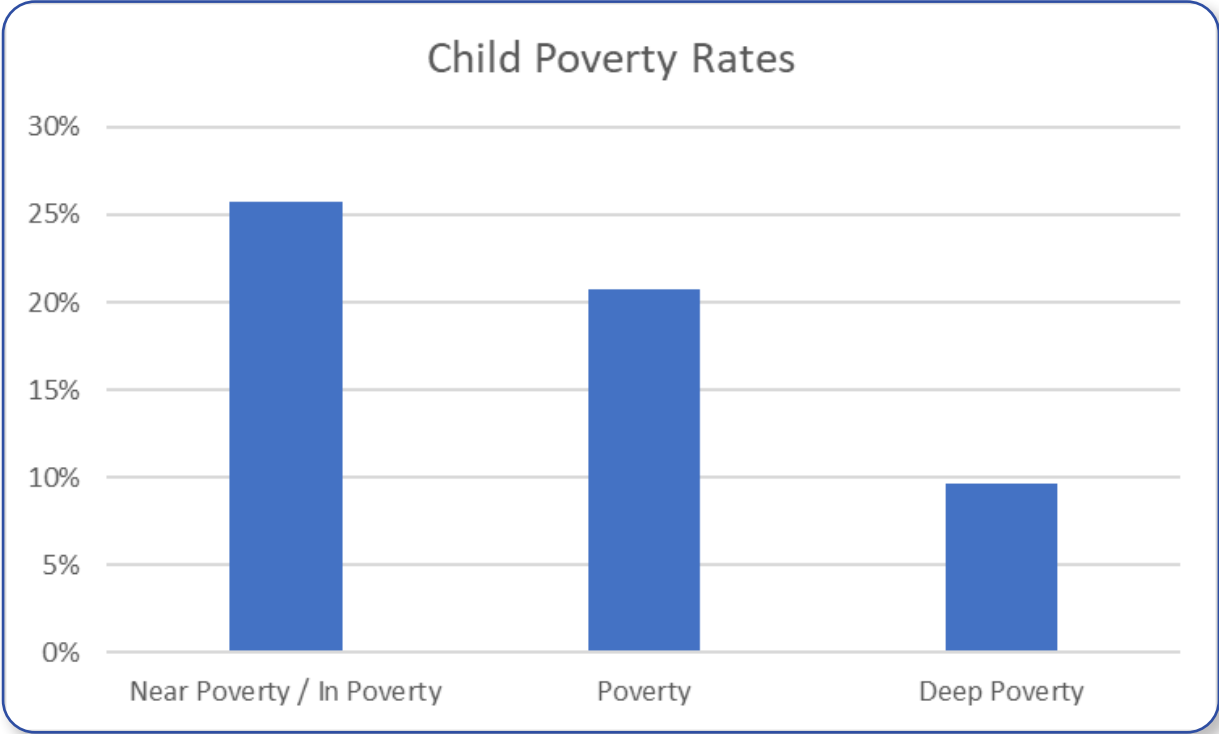


Figure 21: A quarter of Franklin County children are at 150% of the federal poverty level or below

Child Poverty Harms Us All

A 2018 study published in Social Work Research estimated child poverty costs the U.S. economy over a trillion dollars a year in the form of reduced earnings, crime, health impacts, and child welfare impacts.¹⁸ Assuming per-capita costs of child poverty are the near the same in Franklin County as the rest of the country and updating for 2021 dollar figures, child poverty cost Franklin County \$5.2 billion in 2021.^{19,20} That is the equivalent of 4.7% of Franklin County's gross domestic product.²¹ Figure 22 shows the estimated costs of child poverty across the dimensions of lost earnings, crime, health care, and child welfare.

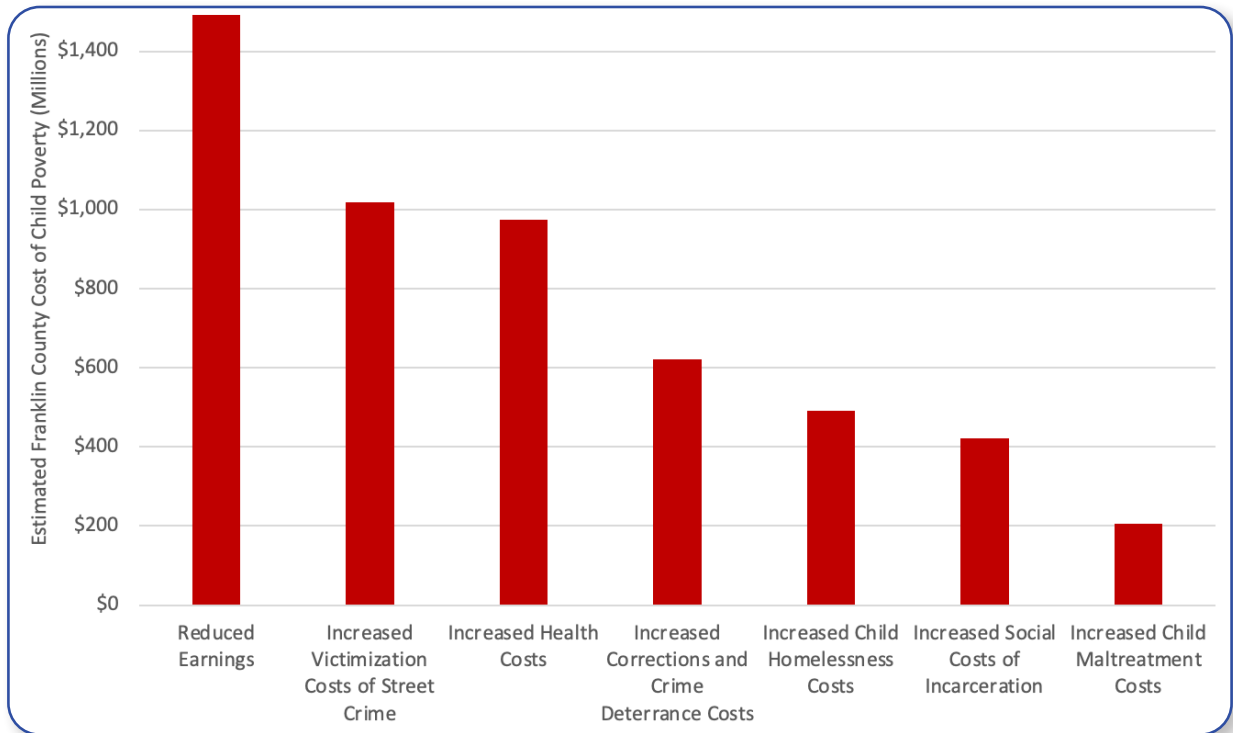


Figure 22: Earnings, crime, and health are largest economic costs of child poverty

20% of children in Franklin County are in poverty. This is much higher than the overall poverty rate of 14%.²² If the child poverty rate in the county were reduced to the overall poverty rate, Franklin County could see the economic costs of child poverty in the county drop by \$1.5 billion.

Franklin County's problems with child poverty are compounded by the loss of a key federal child poverty program. In 2021, the federal government adopted an expansion of the child tax credit that led to monumental reductions in child poverty, lifting 2.9 million children across the country out of poverty.²³

This tax credit expansion put an average of \$3,800 more in the pocket of a qualifying family with children. If rates of claiming the tax credit and average payments to families in Franklin County are similar to those of the country as a whole, then the expiration of this program at the end of 2021 meant a total of \$330 million less dollars of federal support for working families with children in Franklin County.²⁴ This reduction in support for low-income families will likely lead to an increase in prevalence of the problems associated with child poverty and increase demand for services from Franklin County's human service agencies and providers.

Child poverty and the safety net

In 2021, Congress expanded the Child Tax Credit, which led to the largest decrease in child poverty on record.²⁵ An August 2021 estimate by Urban Institute analysts projected that child poverty in Ohio would be cut in half by an expanded child tax credit.²⁶ Assuming 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, an expanded child tax credit would lift over 28,000 Franklin County children out of poverty.^{27,28,29}

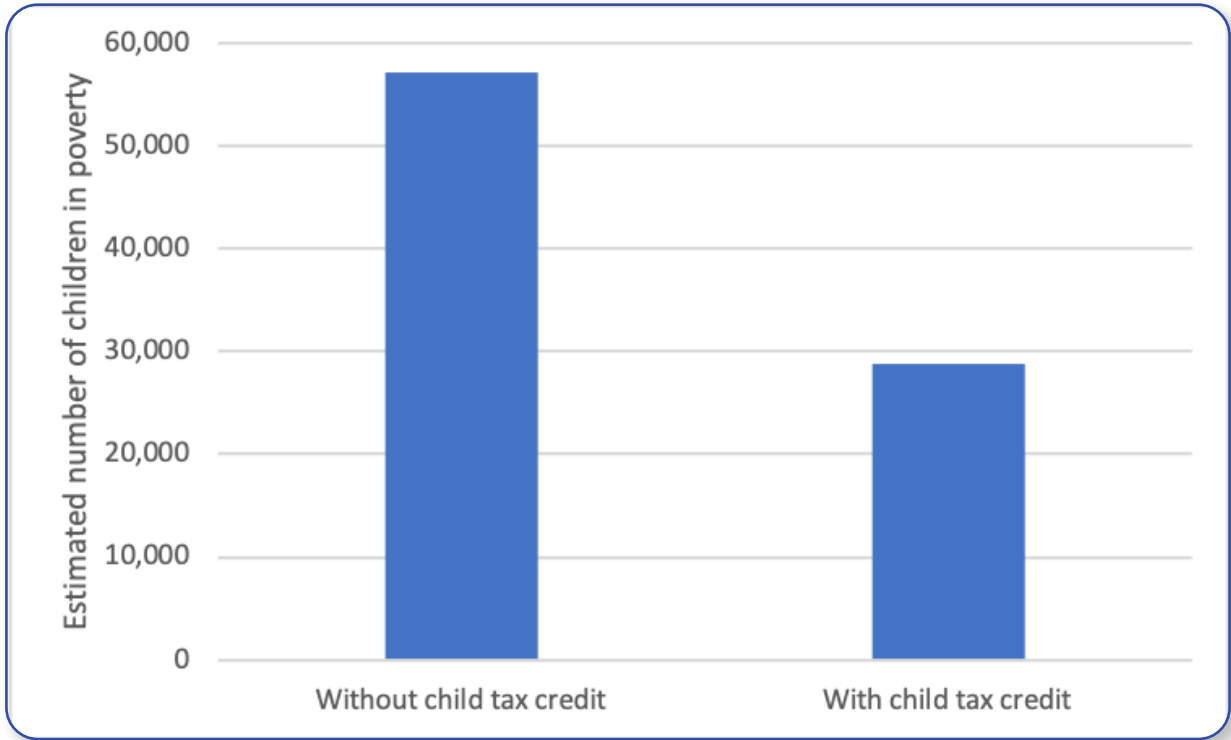


Figure 23: An estimated 28,000 Franklin County children were pulled out of poverty by the child tax credit

Households with children are also much more likely to receive SNAP benefits (formerly known as “food stamps”) than those without children. While only 7% of Franklin County households without children receive SNAP benefits, 19% of Franklin County households with children receive benefits.³⁰ This means that a household with children is nearly three times as likely to receive SNAP benefits as a household without children.

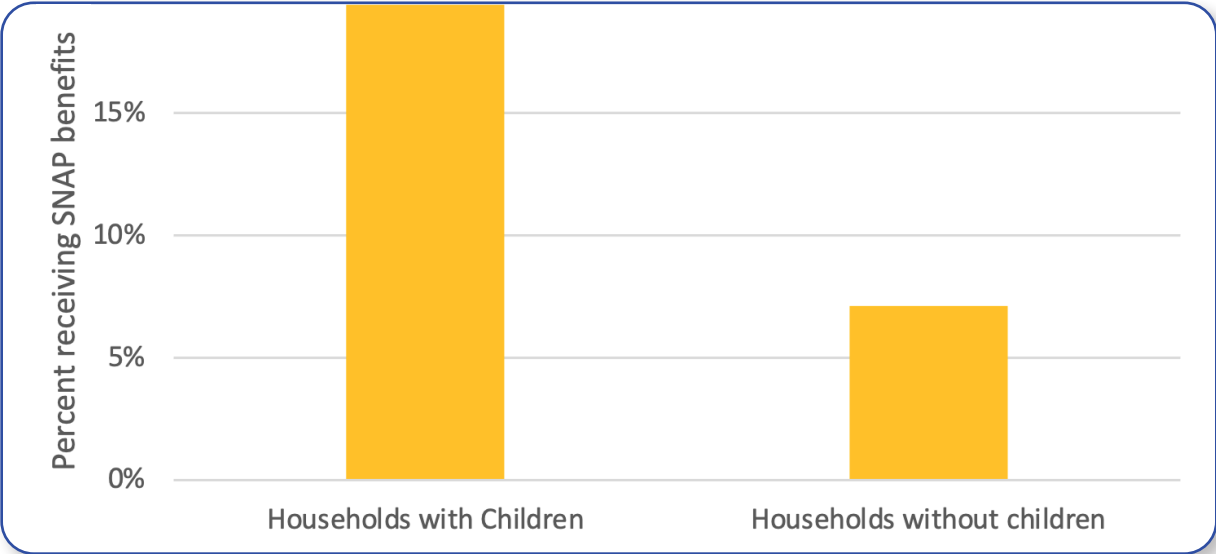
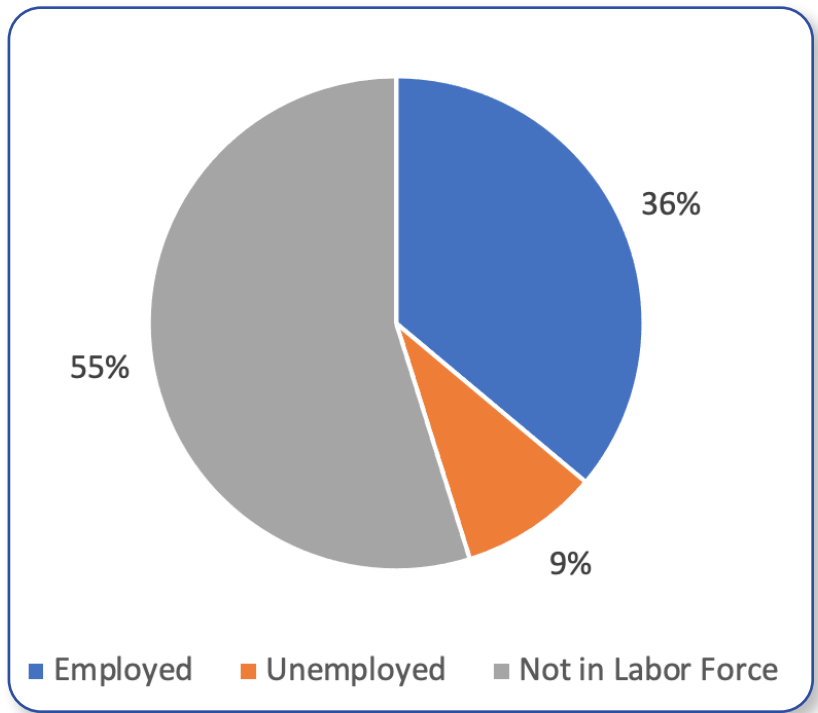


Figure 24: Franklin County households with children more than three times as likely to receive SNAP benefits as those without children

POVERTY & EMPLOYMENT

More than a third of Franklin County residents age 16 and up experiencing poverty are working.³¹ The majority of people in poverty, however, are outside of the labor force. Less than 10% of people in poverty are unemployed.

Figure 25: Over a third of people in poverty in Franklin County are employed.



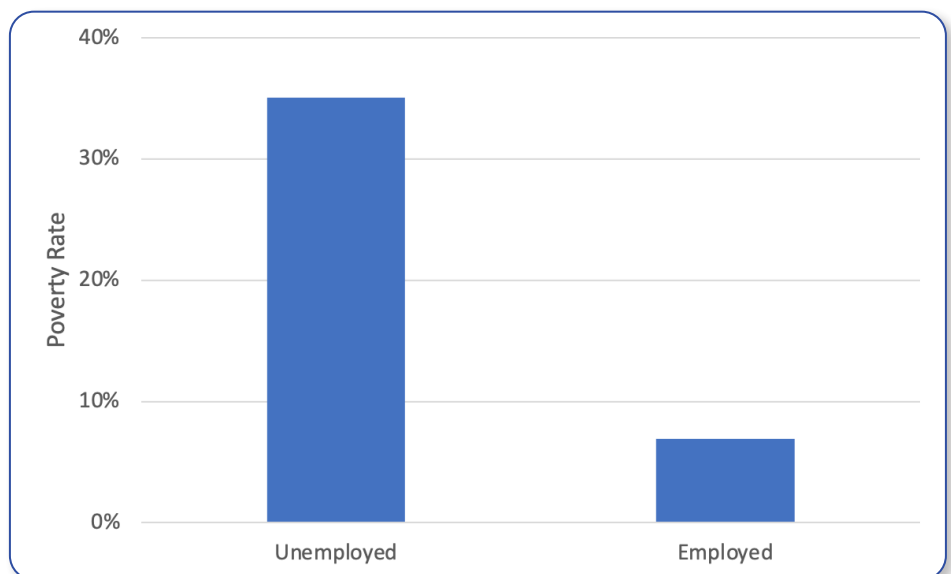
Franklin county's overall unemployment rate of 4.8% in 2021 was very similar to the national unemployment rate during that time (6.3% to 3.5%). However, Black residents, Native American residents, and residents of two or more races

experienced much higher unemployment. Given that these data are from the 2021 ACS, it is likely that these numbers reflect differences in employment recovery from the pandemic

Employment is a protective factor against poverty in Franklin County. While less than 7% of people who are employed in Franklin County are in poverty, over 35% of people who are unemployed are in poverty.³²

This means the poverty rate for people who are unemployed is five times the poverty rate for people who are unemployed in Franklin County.

Figure 26: Poverty rate for unemployed Franklin County residents five times higher than poverty rate for employed



Full-time work is much more strongly associated with lower poverty than part-time work in Franklin County. While only 2.3% of people who worked full-time year-round in the past year were in poverty in the county, nearly 17% of people who worked part-time or only in part of the year experienced poverty.³³ Over 21% of people who did not work at all were in poverty.

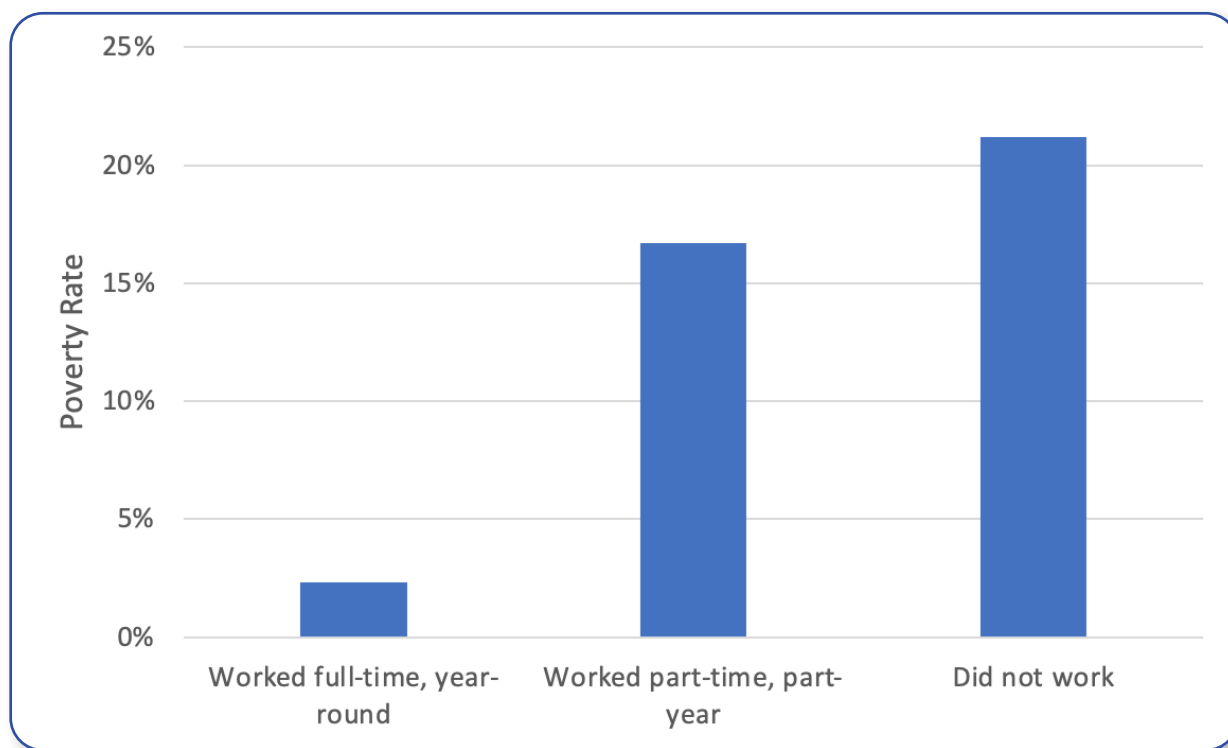


Figure 27: Poverty rate 10 times higher for those who did not work in past year compared to those who worked full-time, year-round in Franklin County

Because of the relationship between full-time work and part-time work, changing the ratio of workers who are working part-time and part-year to work full-time, year round would lead to a reduction in poverty if respective poverty rates between work arrangements was constant. If 15% of people who worked part-time, part-year were able to work full-time, year round, that would lead to a half percentage point decrease in the working-age poverty rate.

Poverty scholars have long observed a relationship between unemployment and poverty that drives a “cycle of poverty.”³⁴ When unemployment rates rise nationally, poverty rates tend to rise with them. Over the past decade, we see a similar trend, with the slow recovery from the Great Recession coinciding with unemployment rates falling at a similar trend to poverty rates throughout Franklin County.^{35,36} Also note that there can be exceptions to this trend. For instance, the brief recession in 2020 had a measurable effect on unemployment rates while poverty rates were flat in Franklin County.

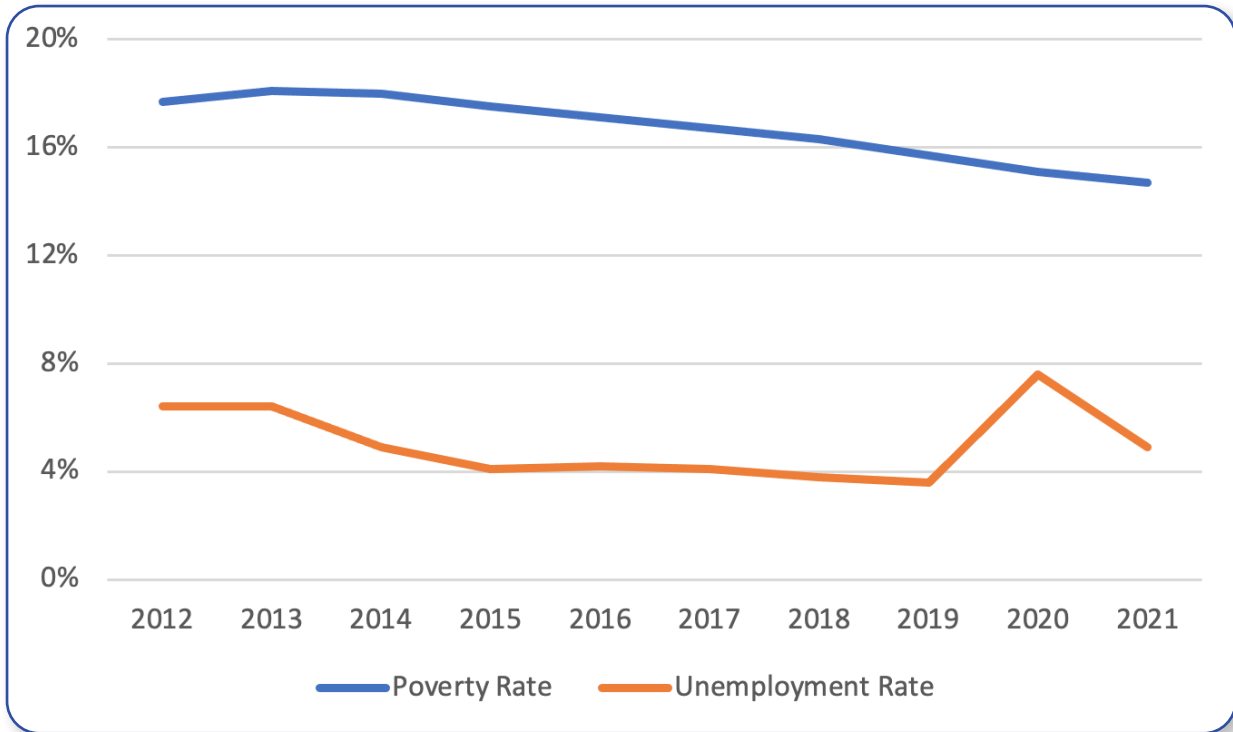


Figure 28: 2020 recession was worse for unemployment rates than poverty rates

The yearly business cycle has a large impact on short-term unemployment rates. This means that although month-to-month the unemployment rate is extremely variable, there are seasonal trends that we can observe in the data as shown in Figure 30 below.³⁷

Each year in Franklin county, unemployment begins at a relative peak. Unemployment steadily falls during the winter months to a relative valley in April. Unemployment begins to rise again, usually peaking around the middle of the summer in July. Finally, the fall months see unemployment drop again until winter rolls around and the cycle repeats.

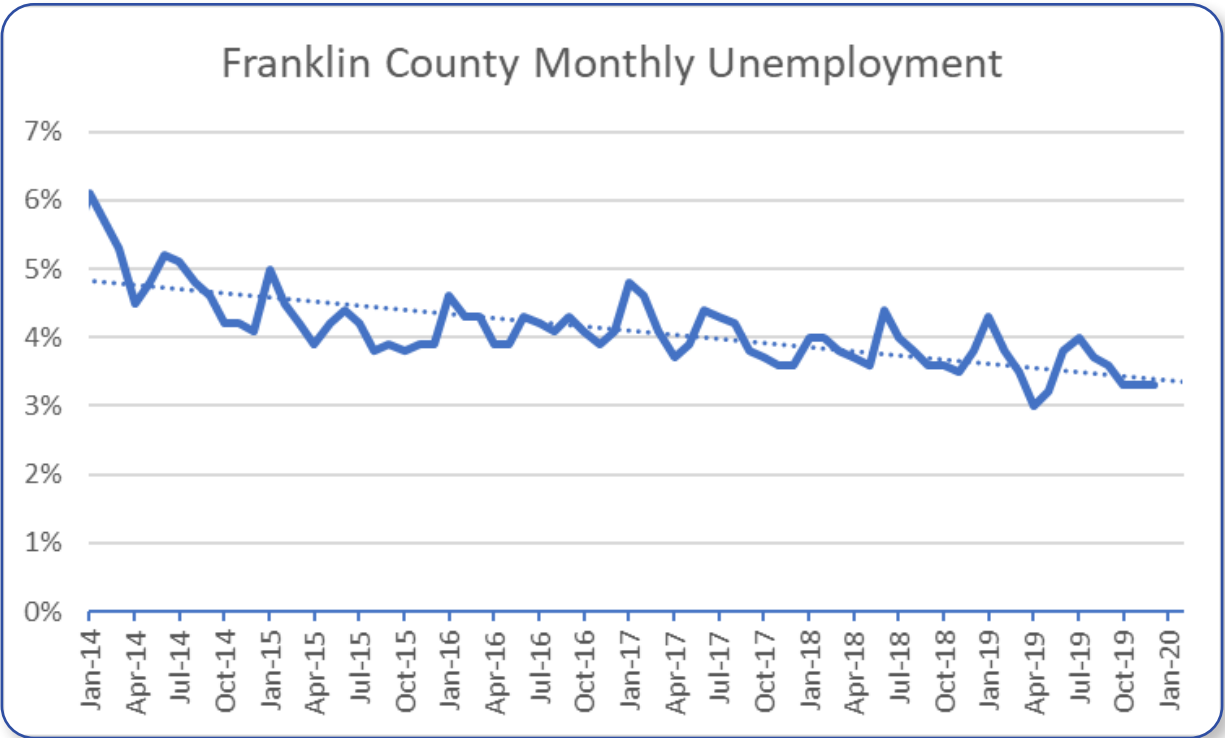


Figure 29: Franklin county unemployment dips in the spring and fall

This has an impact on poverty. Since households with poverty income tend to have less savings and generate a large portion of income from wages, seasonal unemployment can push a household below the poverty line. Many of the workers who work seasonal jobs, also, have low wages and are more at risk of falling into poverty than people who work the same job year-round.

The most common unemployment measure is called the “U-3 unemployment” measure, which is the percentage of people in the labor force without a job. The “U-6 unemployment” measure is an expanded unemployment measure that includes marginally attached workers and underemployed workers.

Although not reported at the county level, we can estimate the U-6 unemployment rate for Franklin county by assuming the relationship between the county U-3 unemployment rate and the county U-6 unemployment rate is the same as the state U-3 unemployment rate and the state U-6 unemployment rate.^{38, 39}

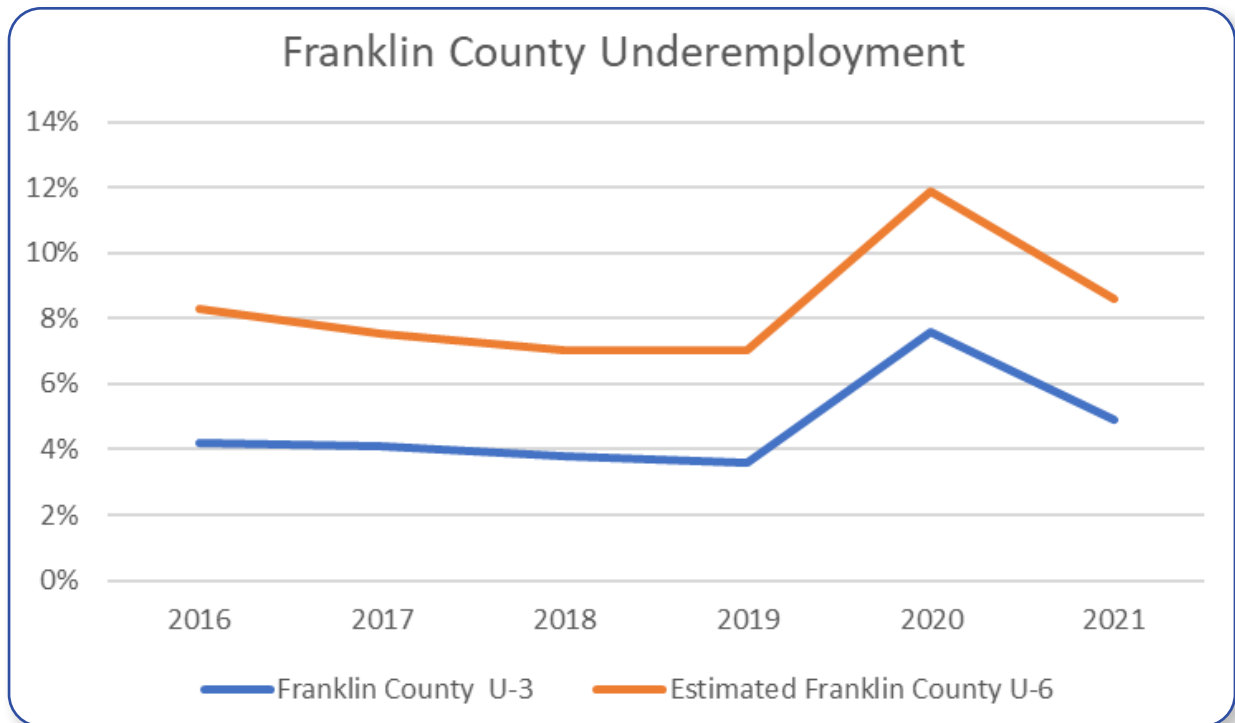


Figure 30: Adding underemployment gives more full picture of unemployment in Franklin County

Using American Community Survey data, we can see that underemployment is associated with a higher poverty rate for Franklin county residents.⁴⁰ Individuals who worked between 27 and 39 weeks of the previous year are nearly five times as likely to be in poverty when compared to people who worked between 40 and 52 weeks.

Interestingly, the second lowest poverty rate group is the people who had no paid weeks of work in the past year. One possible explanation for this is that these people are much more likely to be under 18 or over 65 years old. 89% of 18 and under respondents and 95% of 65 and older respondents fit into this category. The poverty status of these groups can often be determined by other factors, namely the income of parents or Social Security income.

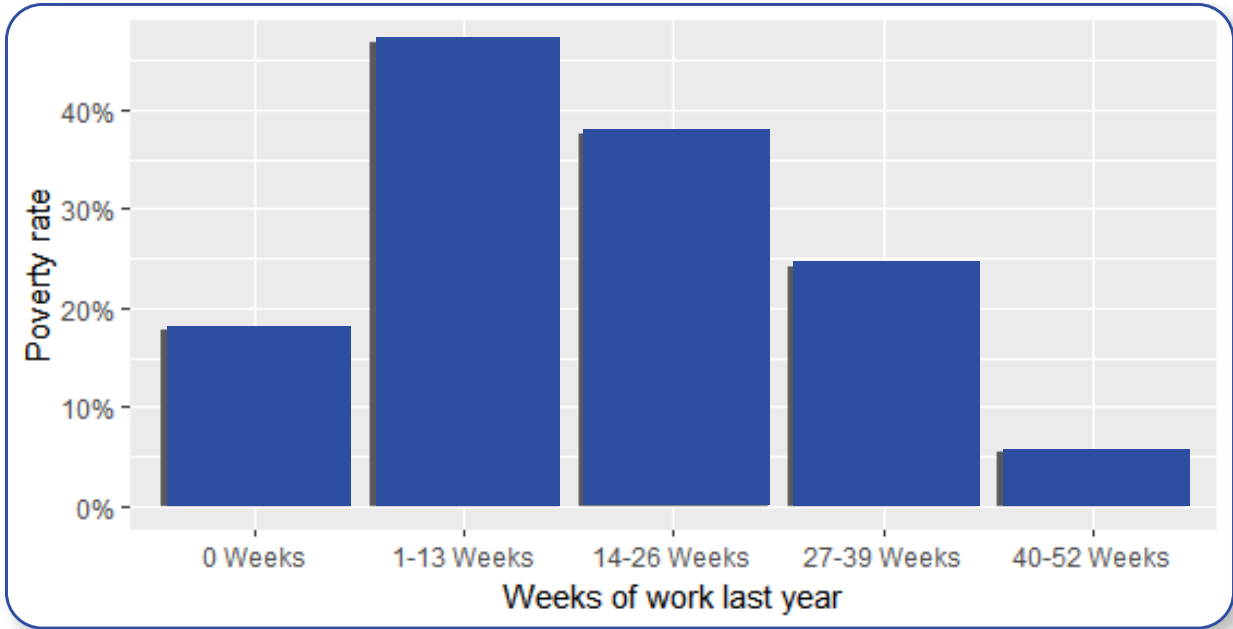


Figure 31: Poverty rate higher for those who work less weeks in the year

Labor force participation rate is the percentage of working age adults who are either working or looking for work. People may not be in the labor force because they are retired, dealing with illness or disability, attending school, or have home responsibilities like caring for family members⁴¹

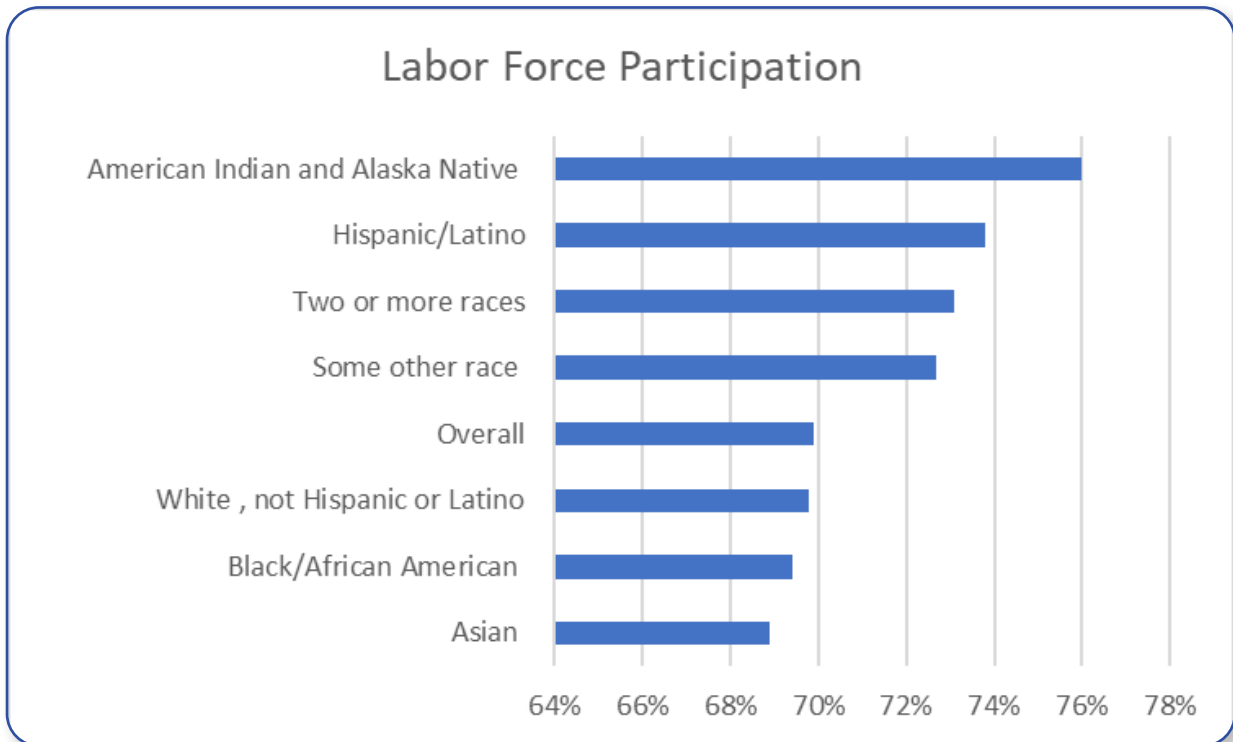


Figure 32: Black and white non-Hispanic labor force participation rate in Franklin County are nearly the same. Both white non-Hispanic and Black residents of Franklin County have a labor force participation rate of about 70%, just below the average for the county. Hispanic and Latino residents have a slightly higher labor force participation rate of 74%.⁴²

This parallel between white and Black labor force participation rates does not carry over to unemployment rates. The Black unemployment rate in Franklin County is twice the rate of the white unemployment rate.⁴³

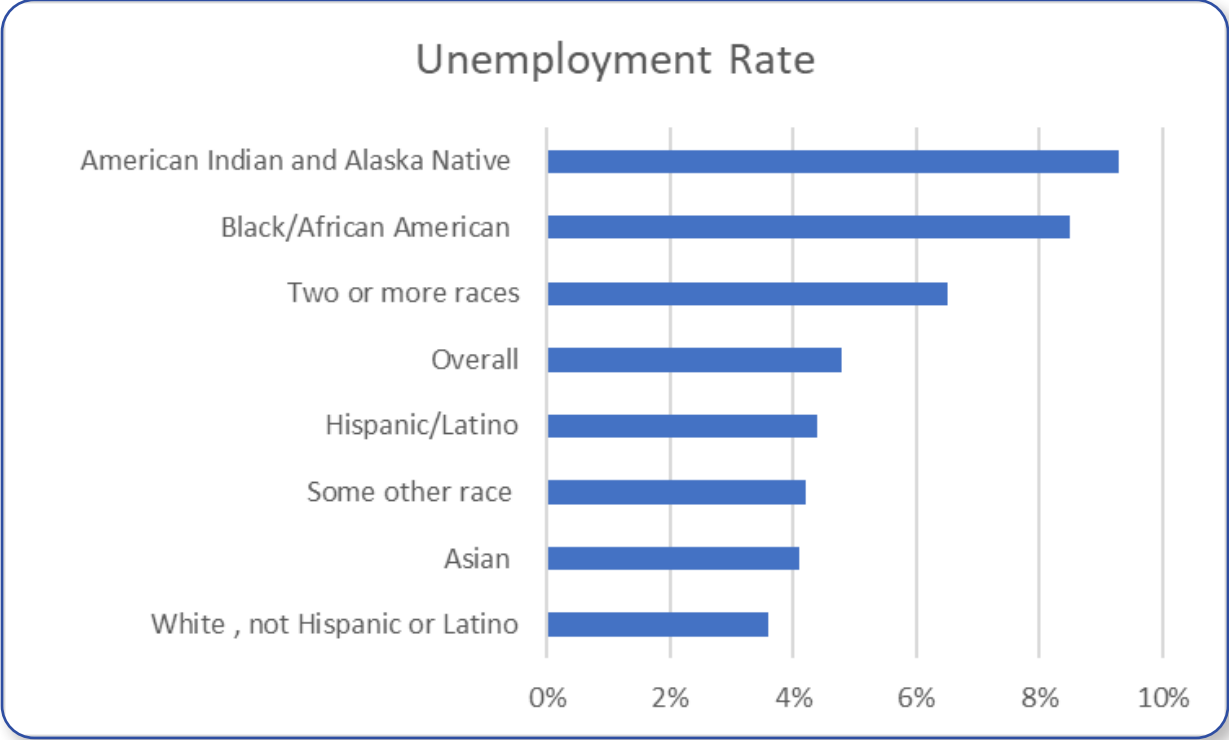


Figure 33: Franklin County's Black unemployment rate is twice as high as its white unemployment rate

Foreign born residents of Franklin county experience the challenges of underemployment more harshly than native born residents.⁴⁴ The lowest and highest levels of employment, foreign born residents experience poverty at similar rates to native born residents. In the middle categories (14-26 weeks and 27-39 weeks) the gaps between foreign born and domestic born residents are much more significant.

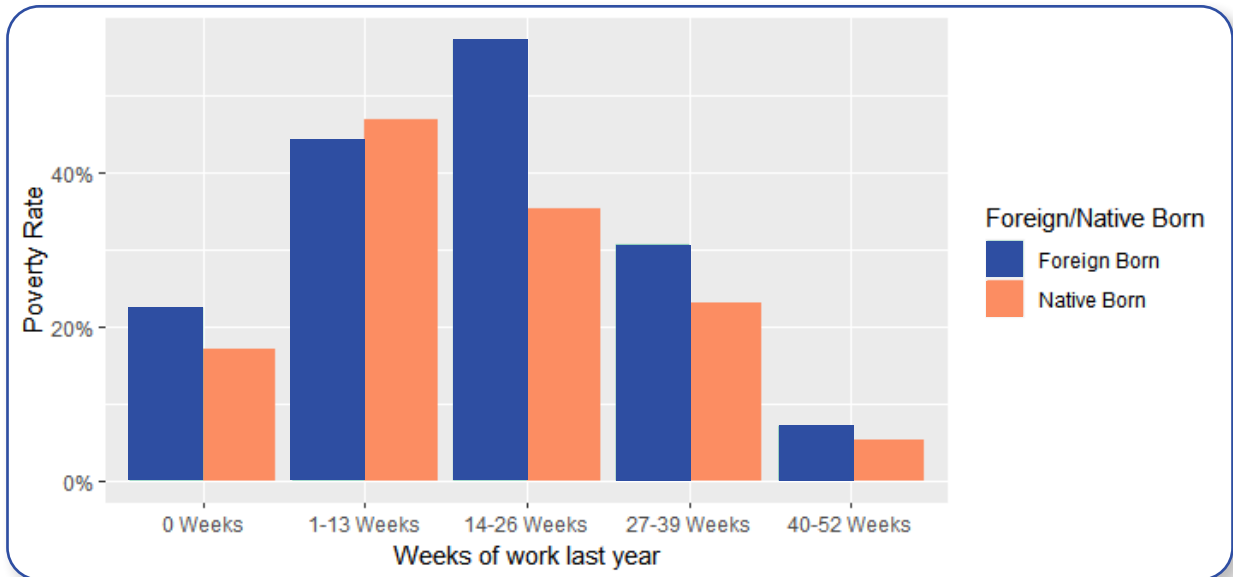


Figure 34: Foreign born Franklin County residents experience higher rates of poverty when working only part of the year

Some researchers point to decreased rates of unionization over time as a cause of poverty for people who are working. Less representation of workers could lead to more jobs being offered that do not pay enough to lift a worker out of poverty, which could increase the rates of working poverty. A team of German researchers analyzed poverty in the United States and found a strong relationship between unionization and working poverty.⁴⁵

According to the American Community Survey, Franklin County's 2021 working poverty rate was 6.9%.⁴⁶ Using these researchers' estimates of the relationship between unionization and working poverty, we estimate the working poverty rate would drop to 6% if Franklin County reverted to 1991 levels of unionization.⁴⁷ If Franklin County reached high levels of unionization like those seen in New York state, the working poverty rate could fall to as low as 4.3%.

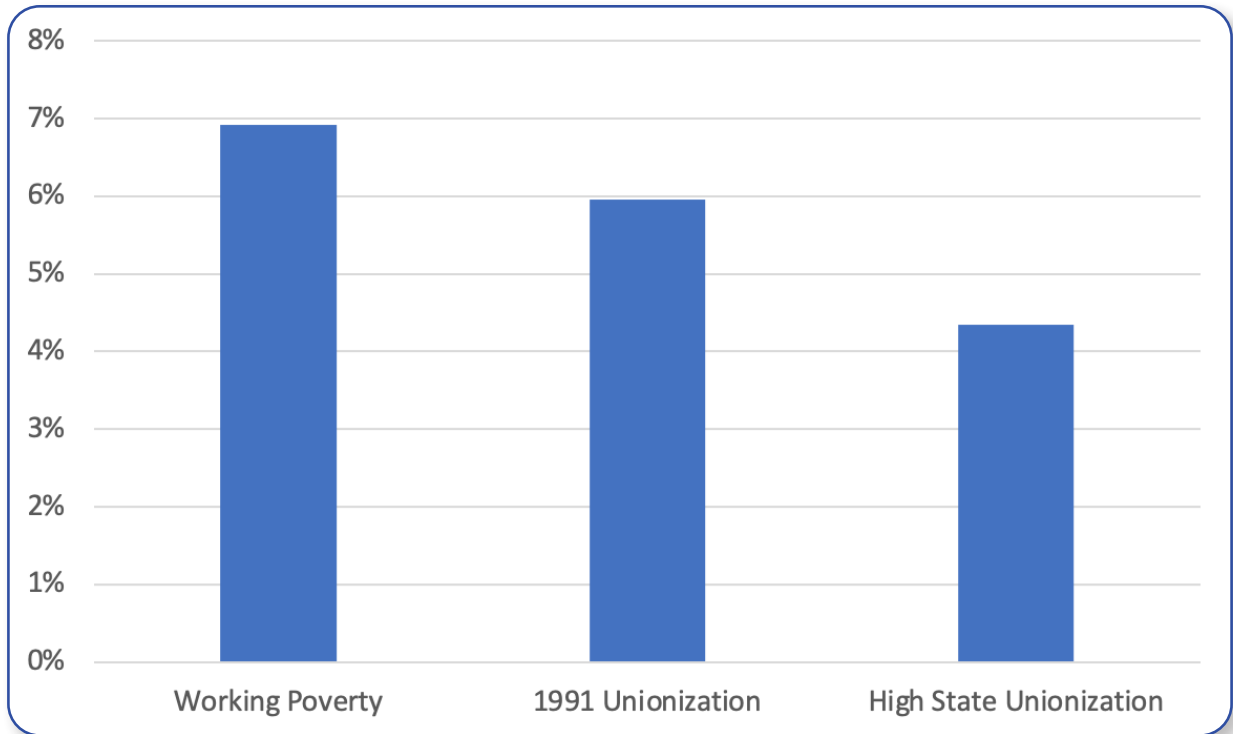


Figure 35: Higher unionization rates could reduce working poverty rates in Franklin County.

Education is also correlated with lower poverty rates. Someone without a high school diploma or equivalent is seven times more likely to be in poverty in Franklin County than someone with a bachelor's degree.⁴⁸

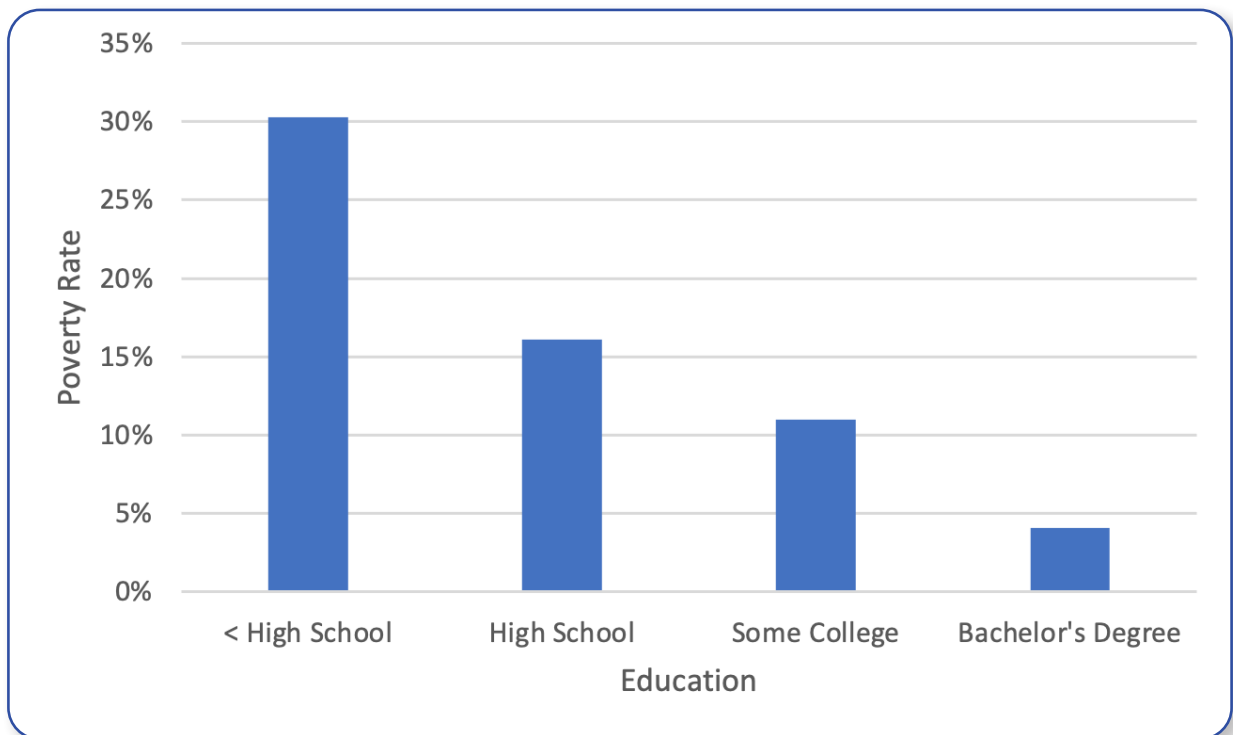


Figure 36: People with more education in Franklin County have lower poverty rates.

POVERTY & HOUSING

Most families in Franklin County live in single-family homes. According to the Census Bureau, 64% of Franklin County families live in single-family homes. Only 35% live in 2-or-more-unit structures like duplexes, triplexes, or apartment buildings.⁴⁹

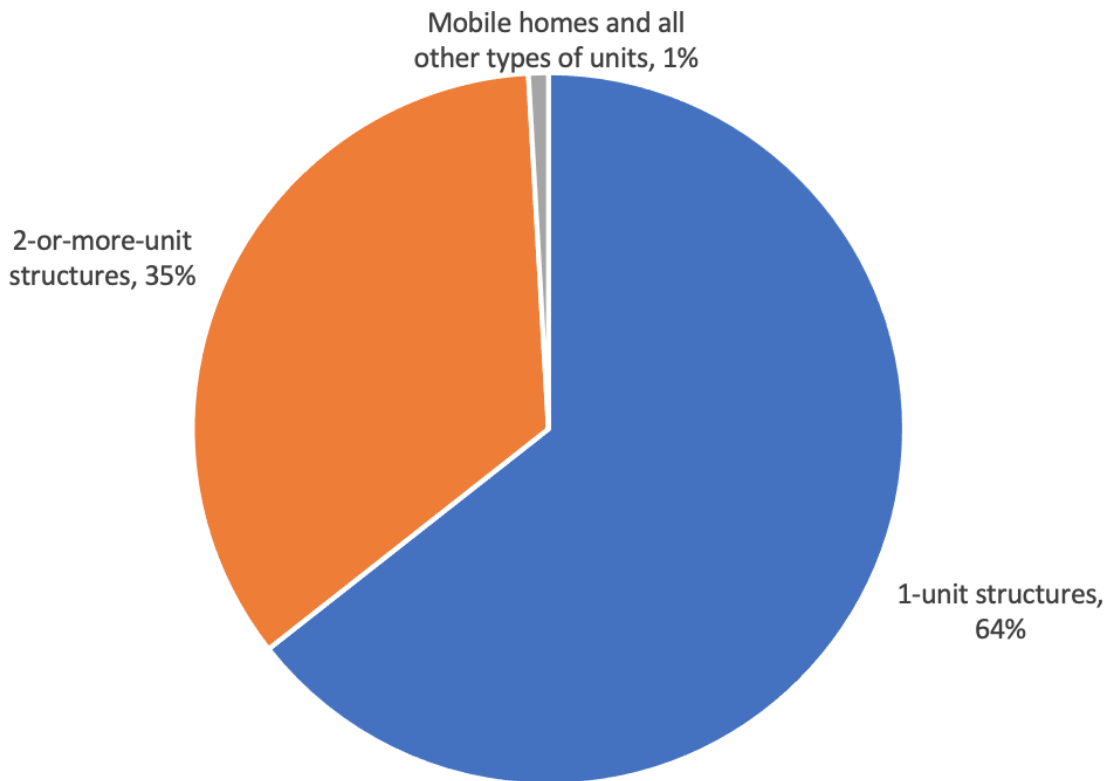


Figure 37: Most Franklin County families live in single-family homes

Franklin county residents who live in single family homes experience poverty at less than half the rate of residents living in structures with multiple units.⁵⁰ Often, it is more expensive to live in a single family home meaning that those people often have more resources.

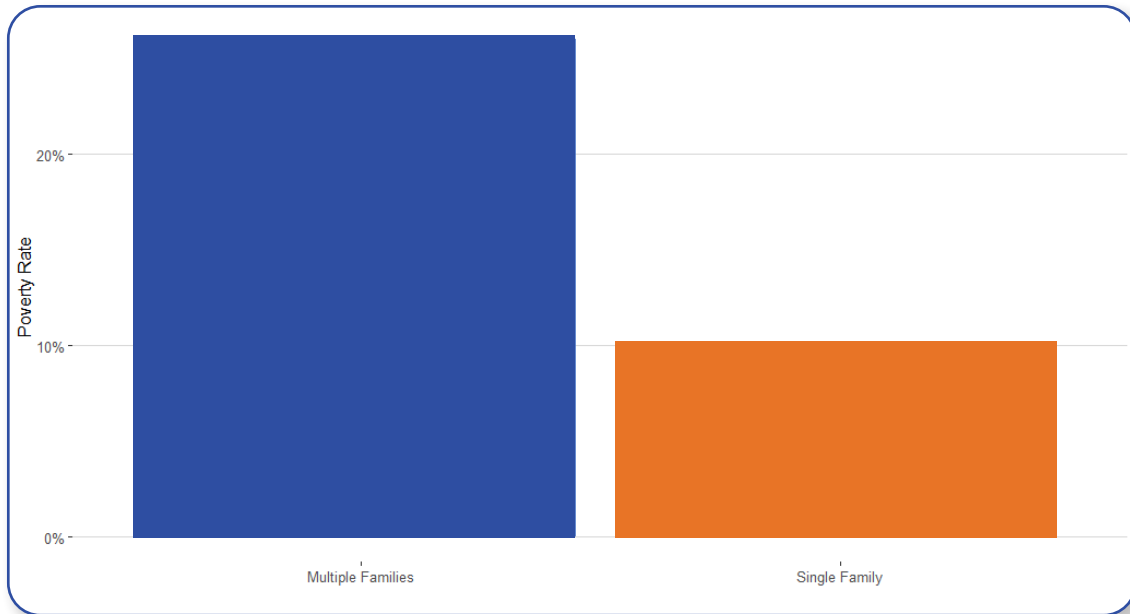


Figure 38: Families living in apartment buildings more likely to be poor

Franklin county residents who pay rent experience poverty at much higher rates than those who have mortgages or have previously paid off a mortgage. Interestingly, residents who have paid off their mortgage experience poverty at higher rates than those who are still paying a mortgage, and even more so than residents with second mortgages.

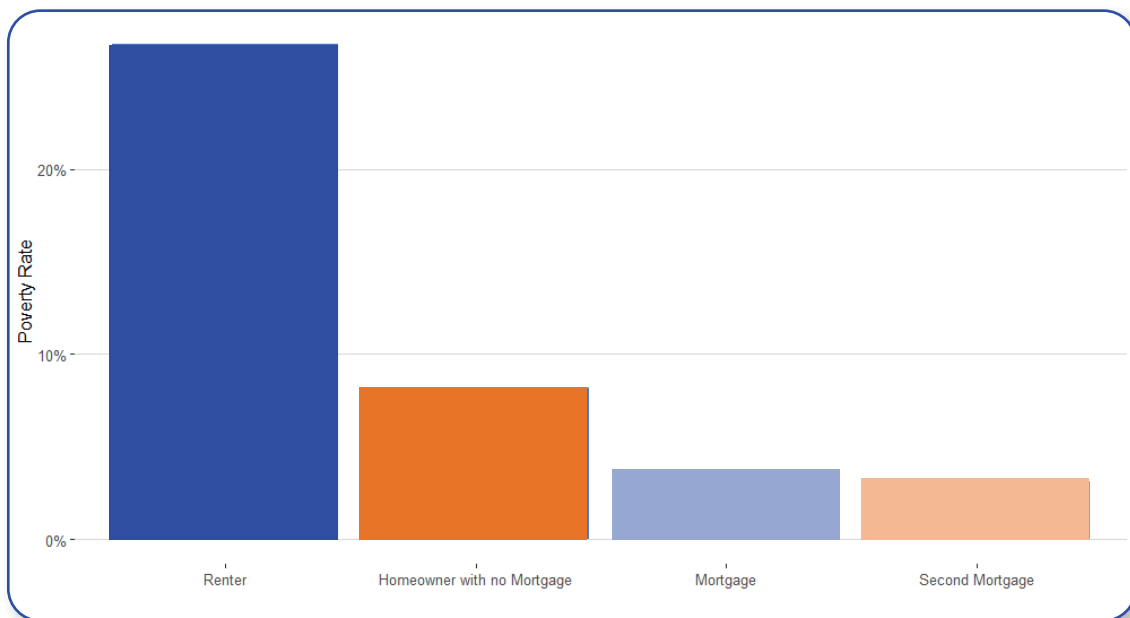


Figure 39: Poverty rate much higher among renters than homeowners

Housing burden varies substantially within Franklin County depending on household income. The long-accepted standard of affordability of less than 30% of income spent on housing has come under some scrutiny in past years, but has still been affirmed as a useful measure for housing affordability across markets and time⁵¹

In Franklin County, 89% of households with income under \$20,000 spend 30% or more of their income on housing.⁵² Meanwhile, only 3% of households with income at \$75,000 or more spend 30% or more of household income on housing. Because the housing market is not stratified enough to provide low-cost options to low-income households, low-income households end up spending a much larger proportion of their income on housing than high-income households.⁵³



Figure 40: Lowest-income Franklin County households 28 times more likely to be housing cost burdened than highest-income Franklin County households

When focusing on owner-occupied households, we can see that households with no mortgage tend to be occupied by people who resemble the average county resident.^{54,55} Those with a mortgage, however, have a median household income much higher than the county median household income. This is partly driven by the fact that housing without a mortgage in Franklin County is 13% less valuable on average than housing with a mortgage.



Figure 41: More wealthy households tend to have mortgages

Having no mortgage does not mean someone has escaped from housing costs. Homeowners still must pay property taxes, homeowner's insurance, utilities, maintenance and repairs, and homeowners association fees. From 2017 to 2021, the average Franklin County household with no mortgage still incurred an average of \$632 in monthly housing costs.⁵⁶

Because of these costs, many homeowners without mortgages are still housing burdened, especially among the very poor. Nearly three-quarters of owner-occupied households with no mortgage earning less than \$20,000 household income spend more than 30% of their income on housing.⁵⁷ Low-income households, however, benefit a lot from housing without mortgages. Only 32% of owner-occupied households with no mortgage earning between \$20,000 and \$35,000 spend more than 30% of their income on housing compared to 91% of owner-occupied households with a mortgage at that income level. Only 4% of owner-occupied households with no mortgage earning between \$35,000 and \$50,000 spend more than 30% of their income on housing compared to 62% of owner-occupied households with a mortgage at that income level.

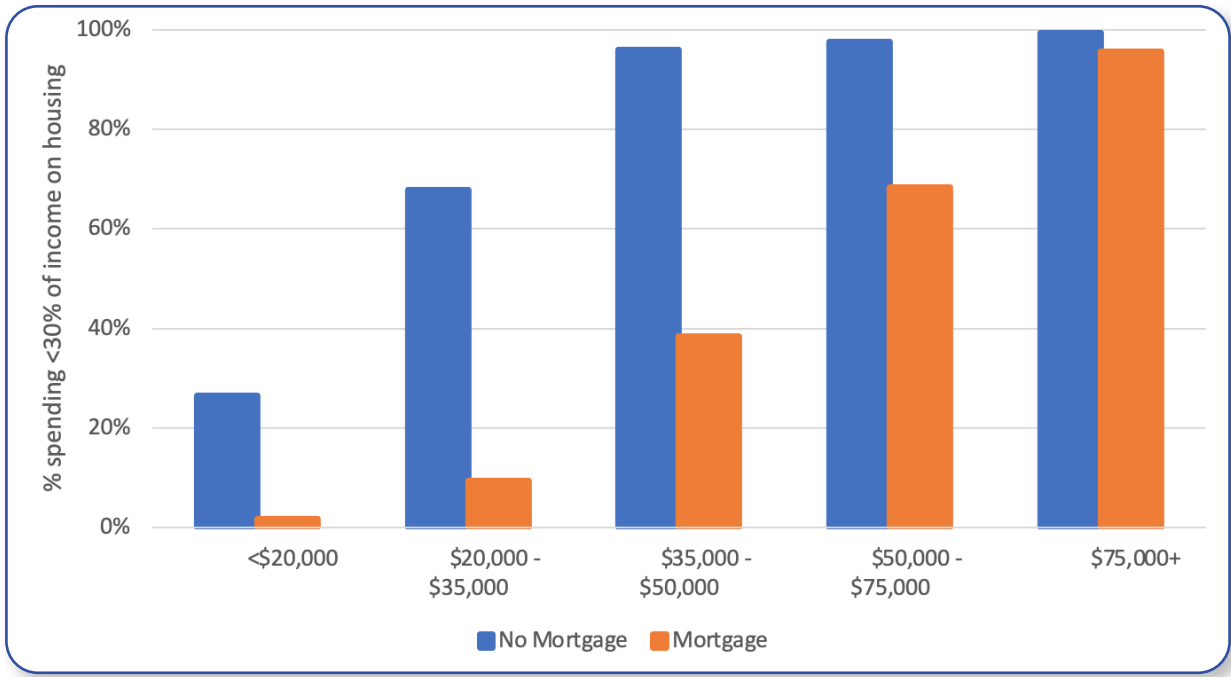


Figure 42: Having no mortgage reduces housing burden for low-income households but does not eliminate it

Residents of Franklin county who own their homes are more than five times as likely to have access to a vehicle compared to residents who rent their homes.⁵⁸ Studies have shown that owning a car can increase upward economic mobility.⁵⁹ Some important benefits of car ownership include access to better jobs, easier access to healthcare, and easier access to childcare.

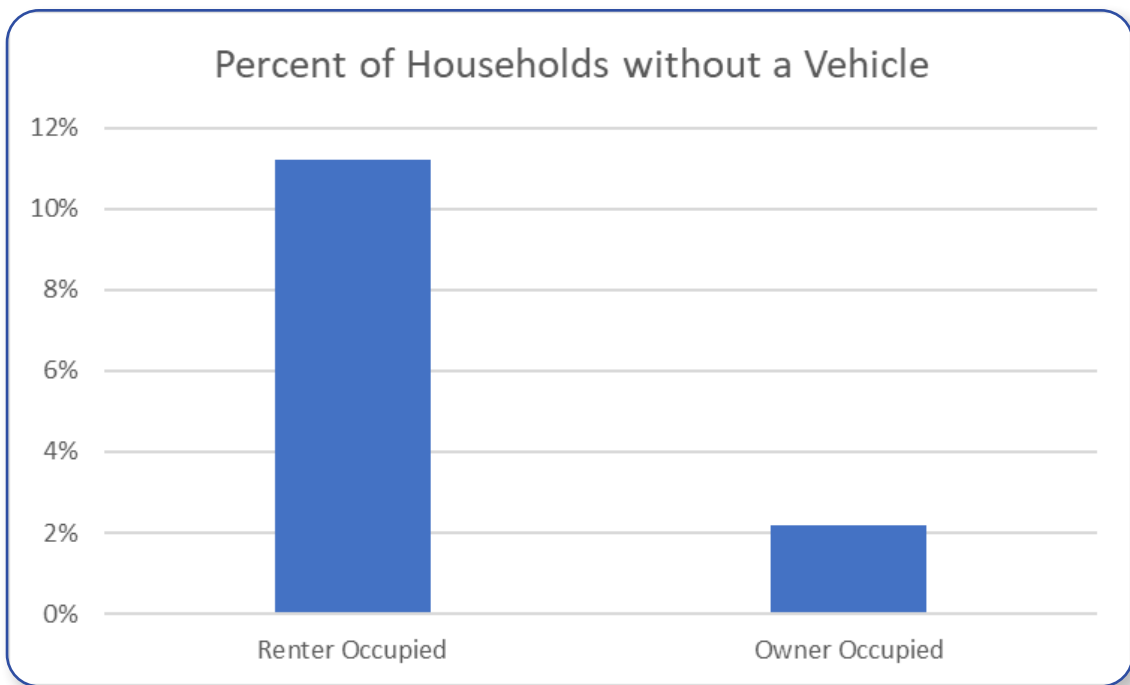


Figure 43: Renters more than five times as likely than homeowners to not own a vehicle

Poverty can be perpetuated through eviction, which both can be a result of poverty and can make poverty more difficult to escape.⁶⁰ Eviction rates in 2020 and 2021 were below historic rates in Columbus, partly due to the national eviction moratorium.⁶¹ They have since climbed, with eviction rates in 2022 exceeding historic rates, especially in the second half of the year.

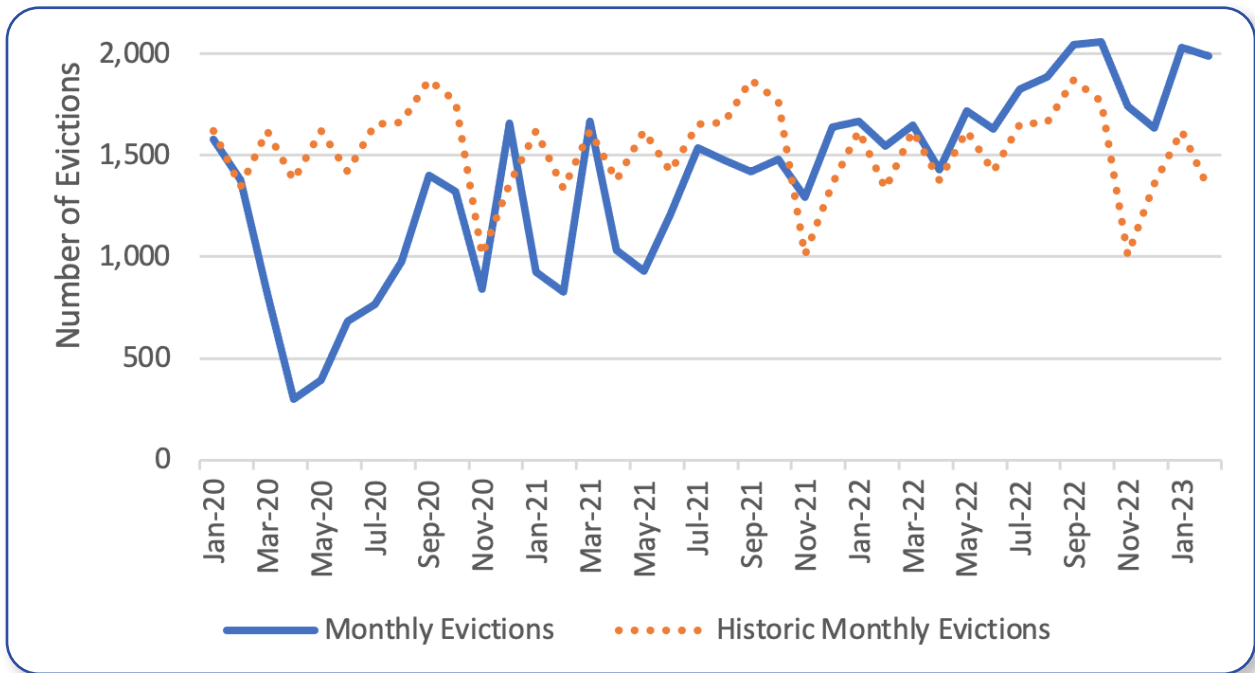


Figure 44: Columbus eviction rates crept above historic rates in 2022

According to the best available count, just over 1,900 people in Franklin county are homeless on any given day.⁶² Of these 1,900 people, almost 80 of them are chronically homeless.⁶³ Chronic homelessness is defined as continuous homelessness for at least a year, or a slightly shorter stint of homelessness with some additional disability. Often, chronic homelessness is thought of as a life-threatening condition. Programs designed to target these people not only improves their quality of life, but they are likely life saving.

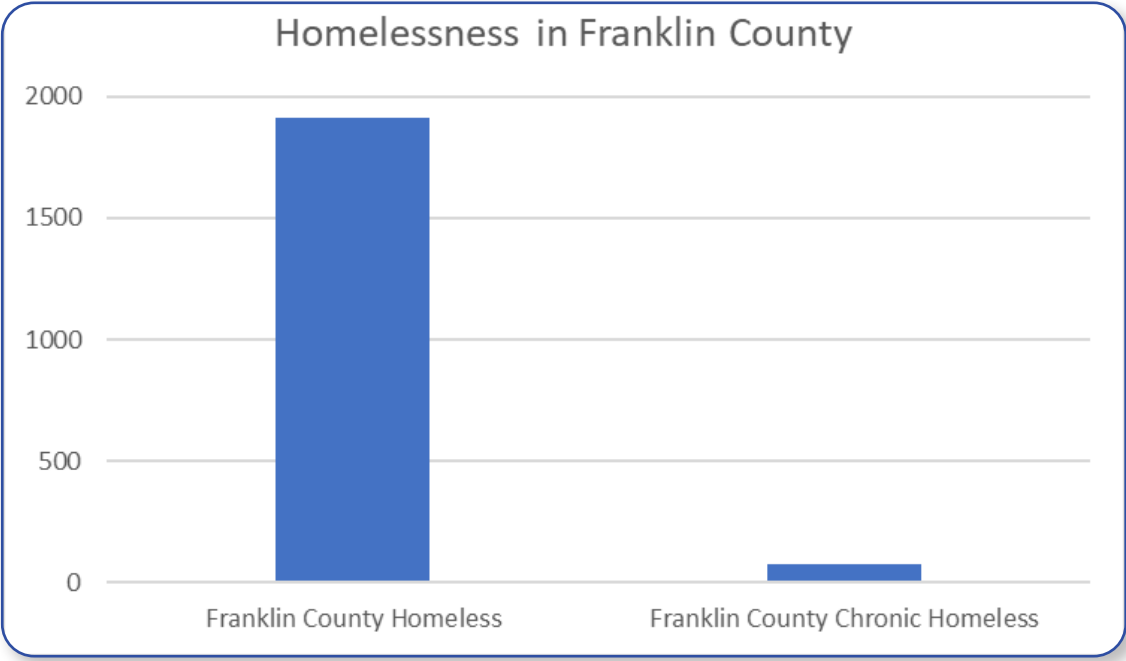


Figure 45: 1 in every 15 homeless people in Franklin county are chronically homeless

INTERGENERATIONAL, CHRONIC, & INTERMITTENT POVERTY

Data on chronic poverty is not readily available at the county or neighborhood level in the United States. That being said, a recent study using federal tax data looked at how many years people spent in poverty if they were in poverty in 2007.⁶⁴ The researchers found that if someone was in poverty in a given year, they had a 9% chance of being in poverty for 9 of the next 11 years or more.

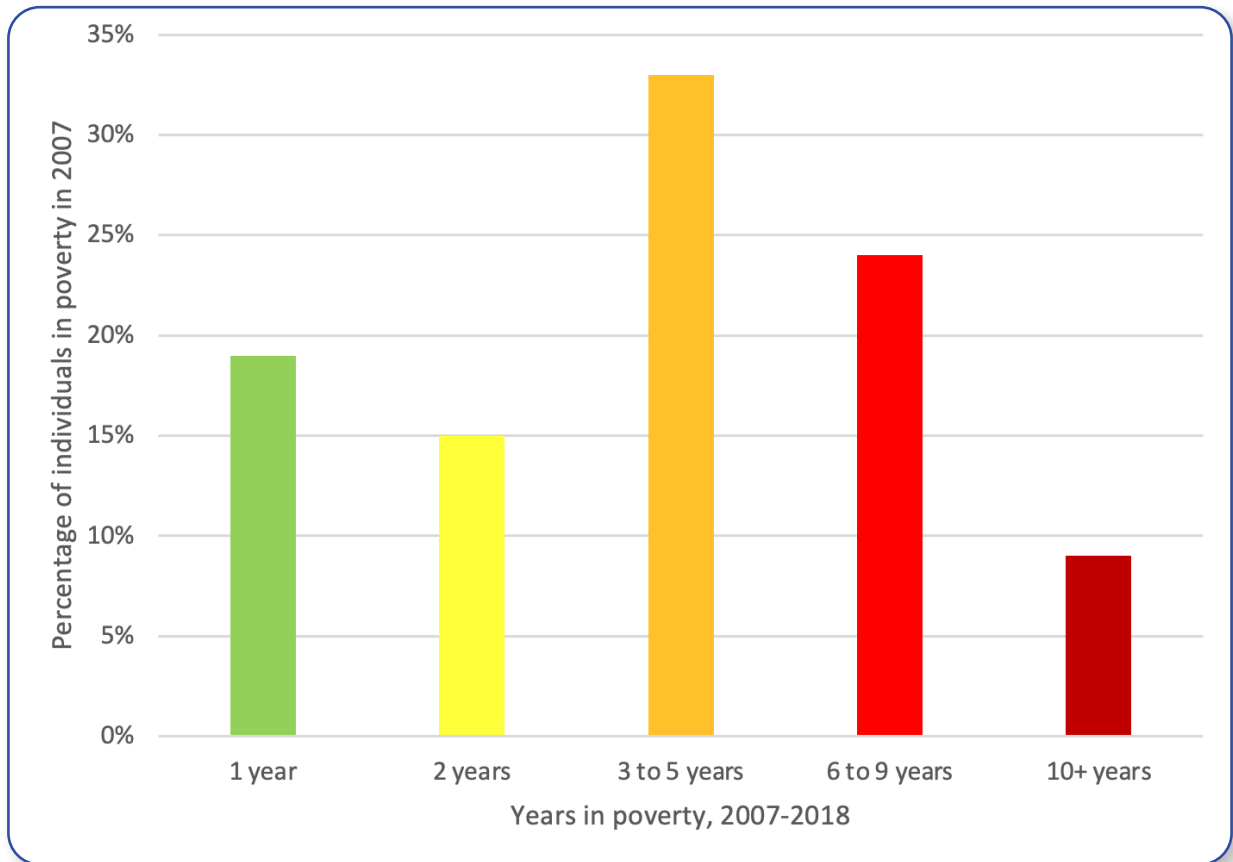


Table 46: About 1 in 10 people in poverty in 2007 were consistently in poverty in the decade after.

Given that the American Community Survey estimates that 190,000 Franklin County residents were in poverty in 2021, about 17,000 Franklin County residents will be consistently in poverty over the upcoming decade.⁶⁵

According to the Mid-Ohio Regional Planning Commission, Central Ohio's population will grow by nearly three quarters of a million people by 2050.⁶⁶ While many take this as a sign of prosperity, Franklin County and its surrounding area is a region of lower opportunity than other counties across the country. According to a landmark study on economic mobility, a child born in the bottom quintile of the income distribution in central Ohio has a less than 5% chance of making it into the top income quintile.⁶⁷ This puts central Ohio among the lowest regions in the country for economic opportunity outside of the deep South.

Franklin County doesn't fare well compared to its neighbors, either. According to data from the same study, a child born at the 25th percentile of the income distribution is expected to improve their economic standing better in every county in the Columbus metropolitan area than she would in Franklin County.

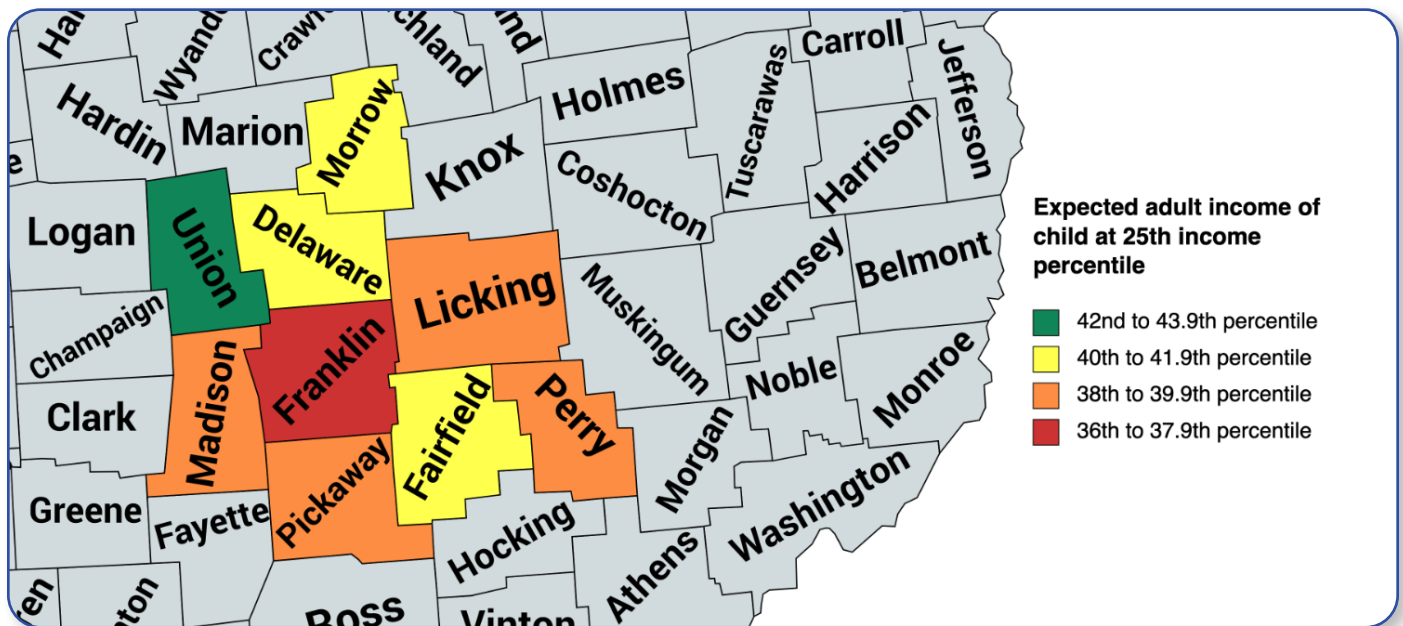


Figure 47: Economic mobility higher in all Columbus metropolitan area counties than in Franklin County.

Historically, moving to Franklin County is not a good sign for future earnings of a child either. According to analysis of historic income data by Harvard researchers, someone from the average U.S. county moving to Franklin County as a child will end up with income 2.1% lower than if her family had stayed put.⁶⁸ This amounts to hundreds of dollars in lost income per year by the time the child is in her mid 20s. This trend is driven by lower future income for girls: gains in future income by boys are negated by a nearly 13% decrease in income for girls who move to Franklin County.

The silver lining for Franklin County is that the income penalty for moving to Franklin County is lower than other major Ohio counties. Children moving from the average U.S. county to Cleveland's Cuyahoga County, Cincinnati's Hamilton County, and Dayton's Montgomery County all suffer larger income penalties than children moving to Franklin County. That being said, Franklin County's penalty for girls is the worst.

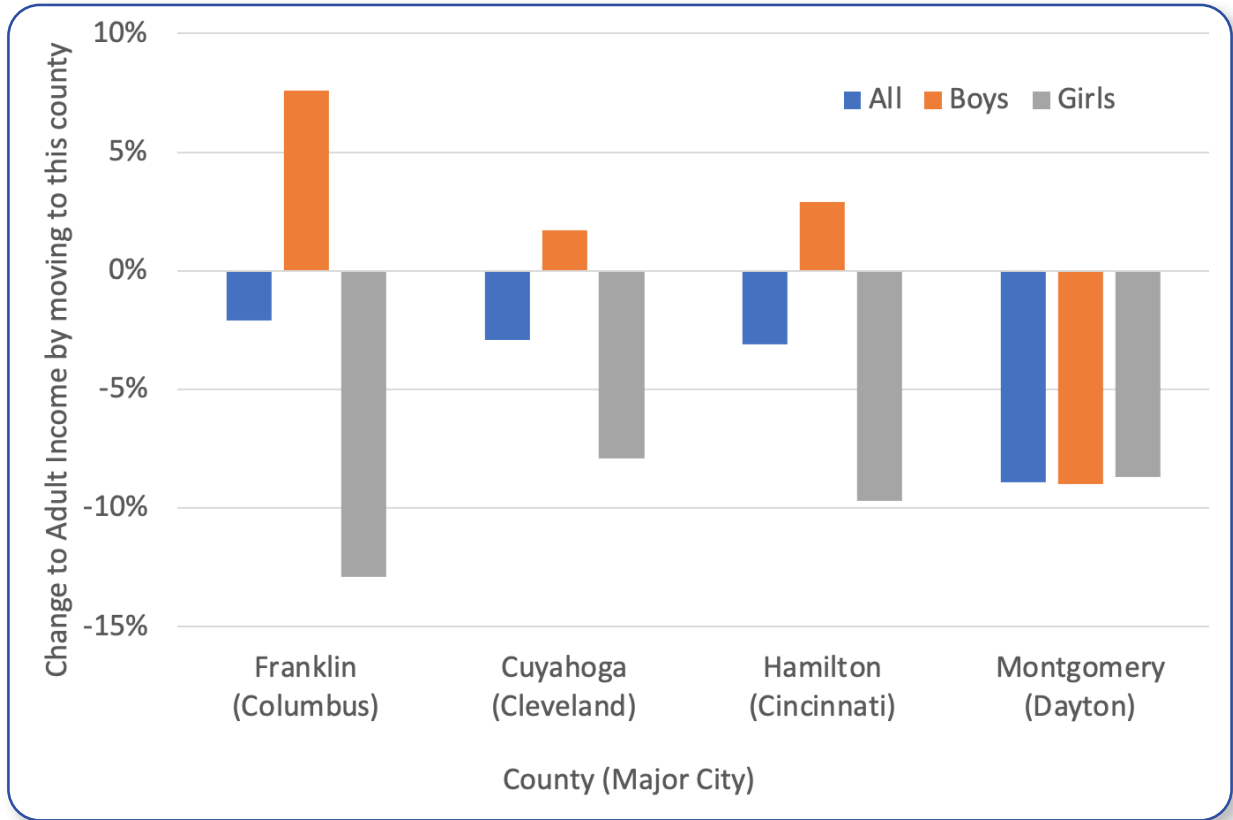


Figure 48: All Ohio counties have income penalty for children who move from the average U.S. county

Data from Harvard University's Opportunity Insights gives us intergenerational mobility data down to the neighborhood level in Franklin County. As can be seen on the map in Figure 49 children of low-income parents are much less likely to end up in the top 20% of the income distribution if they grew up on the east side of Columbus than if they grew up in Upper Arlington or Dublin.⁶⁹ The range of outcomes is substantial, with poor children having 30 times the chance of ending up well-off as adults in Franklin County's most mobile neighborhoods versus its least mobile neighborhoods.

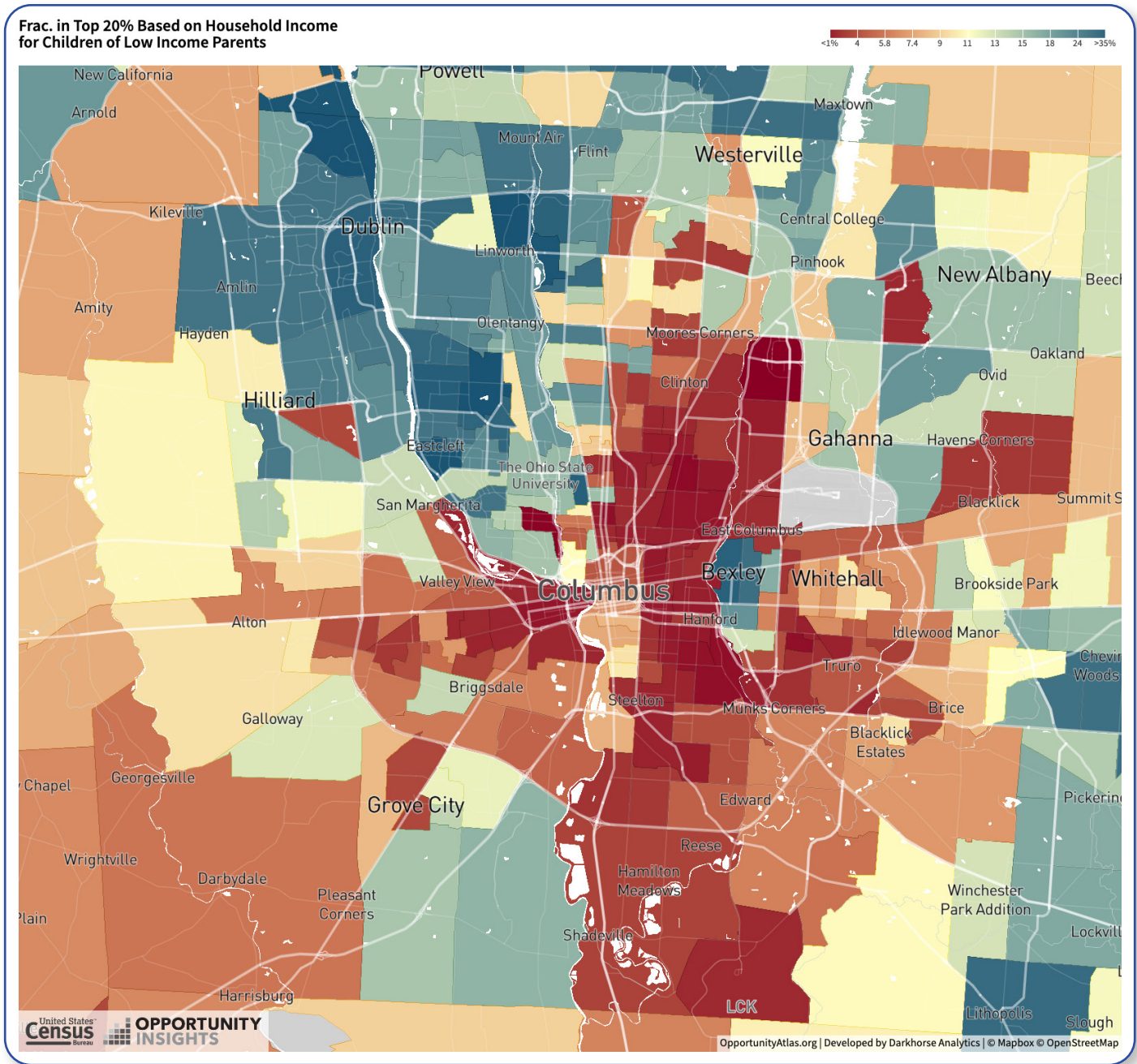


Figure 49: Children from poor families much less likely to end up well off on Columbus's east side than Franklin County's northwest suburbs.

Experiencing poverty as a child is one of the strongest indicators that an individual is likely to experience poverty as an adult. Nationally, between 35% to 46% of children currently in poverty are likely to experience poverty as an adult compared to only 4% to 5% of children who do not experience poverty.⁷⁰ This means that we expect 11.5% of current Franklin county children to experience poverty as an adult, nearly 8% of which are currently in poverty.

While a minority of people are in poverty in the United States at any given time, over their lifetimes a majority of Americans will experience poverty. An analysis using data from the Panel Study of Income Dynamics found that by age 75, 59% of Americans have experienced poverty at some point in their lives, and 76% have had their income drop below 150% of the federal poverty line.⁷¹

Below figure shows how many people in Franklin County have experienced poverty in different age bands if Franklin County cumulative poverty rates mirrored national cumulative poverty rates. By middle age, most adults have experienced poverty or near poverty at some point in their life.

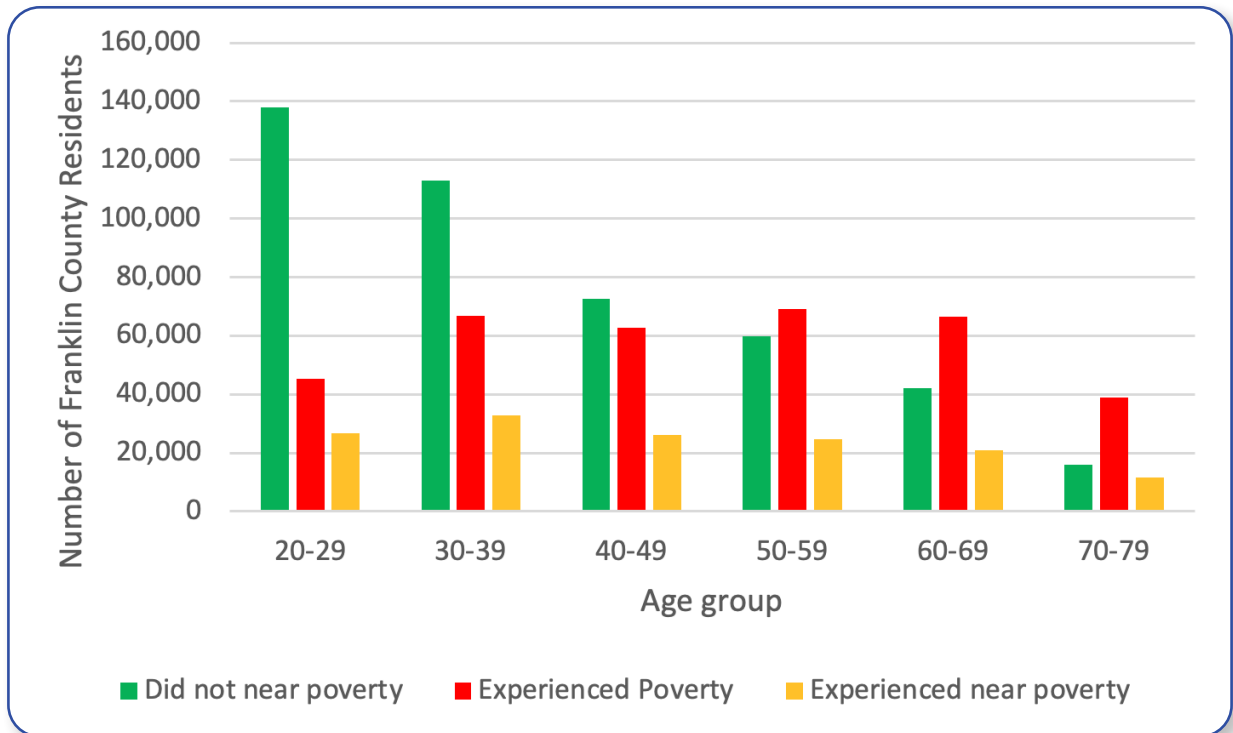


Figure 50: By middle age, most Franklin County adults have likely experienced poverty or near poverty

This trend translates into use of public benefits as well. Nationally, nearly two-thirds of Americans have utilized public benefits at some point in their lives by the time they hit retirement age.⁷² By using the relative likelihood someone has received benefits at a given age at the national level, we can estimate how many people in Franklin County have received public benefits at each age.

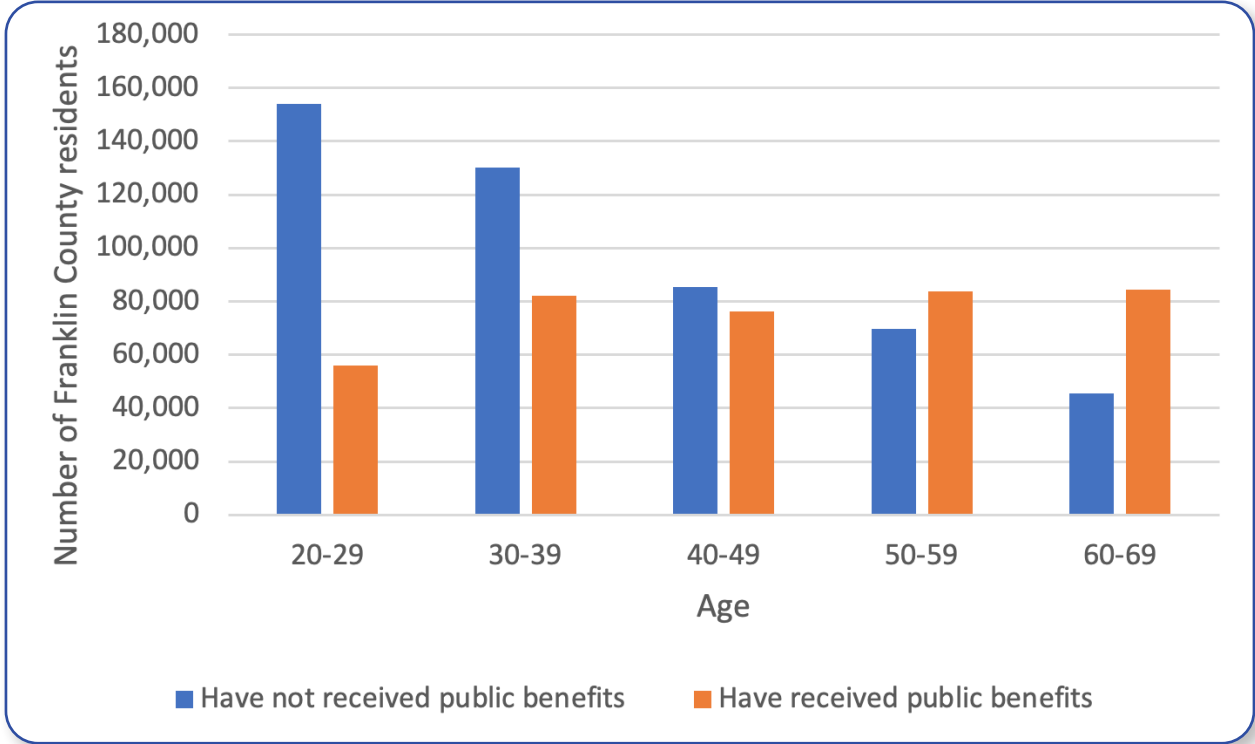


Figure 51: Most Franklin County residents have received public benefits at some point in their lives by the time they are in their 50s

Spells and persistence of poverty is driven by circumstances of birth. An Urban Institute analysis of responses to the Panel Study of Income Dynamics estimated that about 49% of the children in the United States born into poverty would spend most of their childhood in poverty.⁷³ This was true for only 4% of children who were not born into poverty.

If Franklin County resembles the rest of the country in persistence of poverty through childhood, this means that even though 22% of Franklin County children are born into poverty, 44% of Franklin County children will experience poverty at some point in their childhood.⁷⁴

Researchers have found that for each additional year a child spends in poverty, their odds of experiencing poverty as an adult increases by 20%.⁷⁵ This means that children who spend the majority of their lives before turning 18 in poverty have an almost 90% chance of experiencing poverty as an adult.

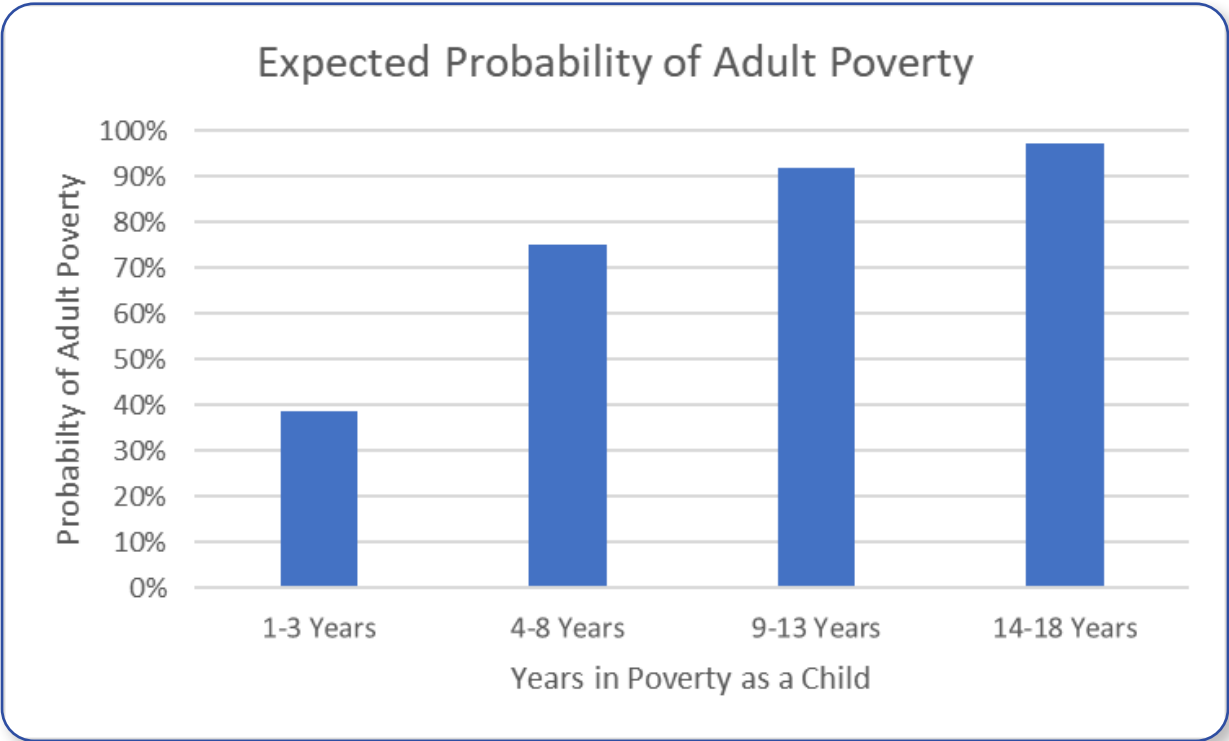


Figure 52: Spending additional years in poverty as a child dramatically increases the probability of experiencing poverty as an adult

Not all spells of poverty are felt in the same way. Research on the different lengths of child poverty spells has found that children who experience poverty for shorter, repeated amounts of time often have higher income while experiencing poverty. The researchers consider 6 different lengths of poverty, but for clarity we categorize them into intermittent, chronic, and complete poverty.

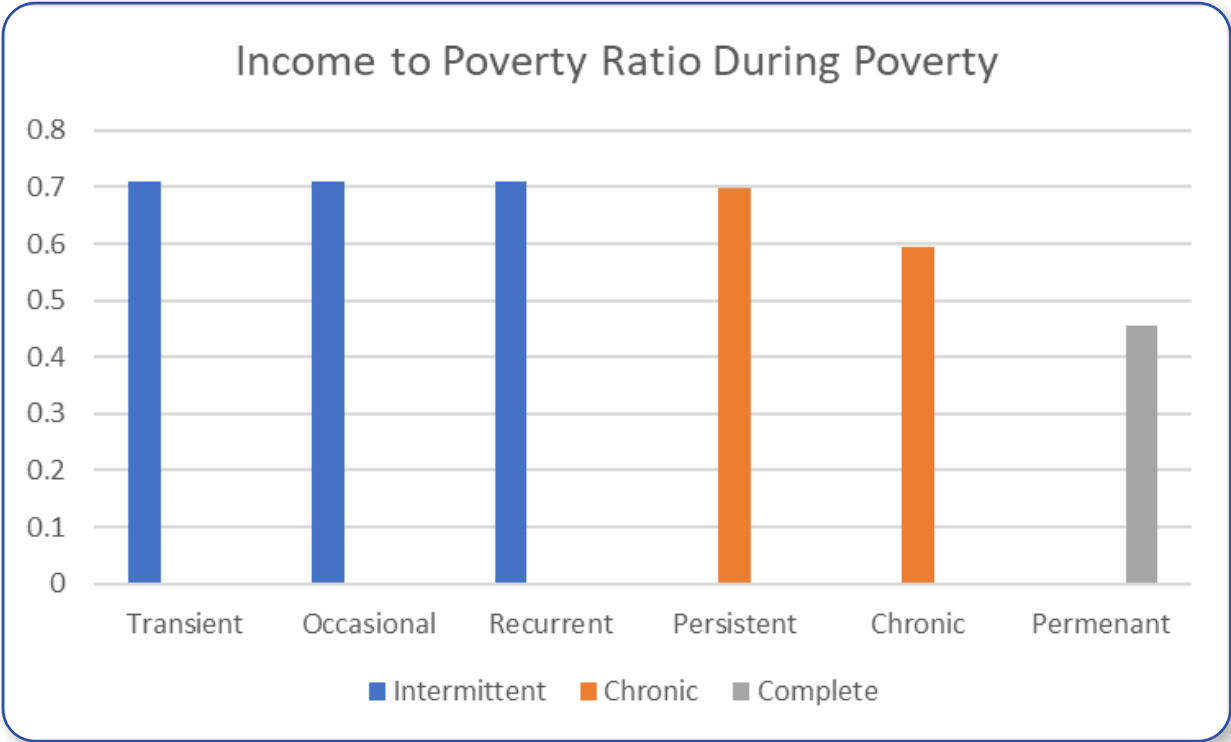


Figure 53: The experience of intermitty poverty is usually less severe than more consistent forms of poverty

Children who experience poverty are more likely to face other forms of neglect and mistreatment in the home compared to children who do not.⁷⁶ The researchers explain two main ways this might happen. First, by not having enough resources parents might be unable to avoid actions that are considered neglect. Second, the added stress of poverty might increase the probability of adults experiencing mental and emotional disorders, the externalization of which can be abusive.

Researchers compared how different lengths of poverty related to the probability of children having a substantiated maltreatment referral. Children who experience short continuous (intermittent) poverty are less likely to experience maltreatment than those who experience longer forms of poverty.

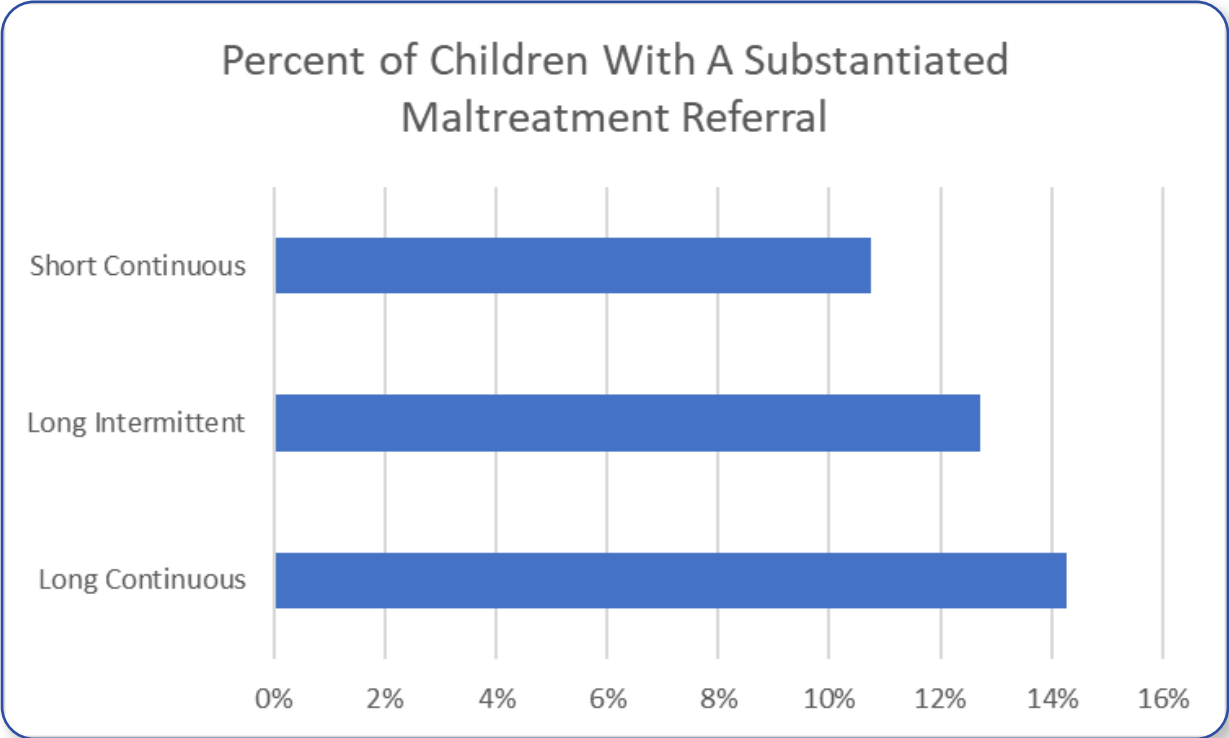


Figure 54: The longer children spend in poverty the more likely they are to experience maltreatment

Internalizing behaviors are negative mental health outcomes that are often not outwardly expressed, such as anxiety and depression. These behaviors become more common as children age, but this curve is steeper for children who experience poverty.⁷⁷

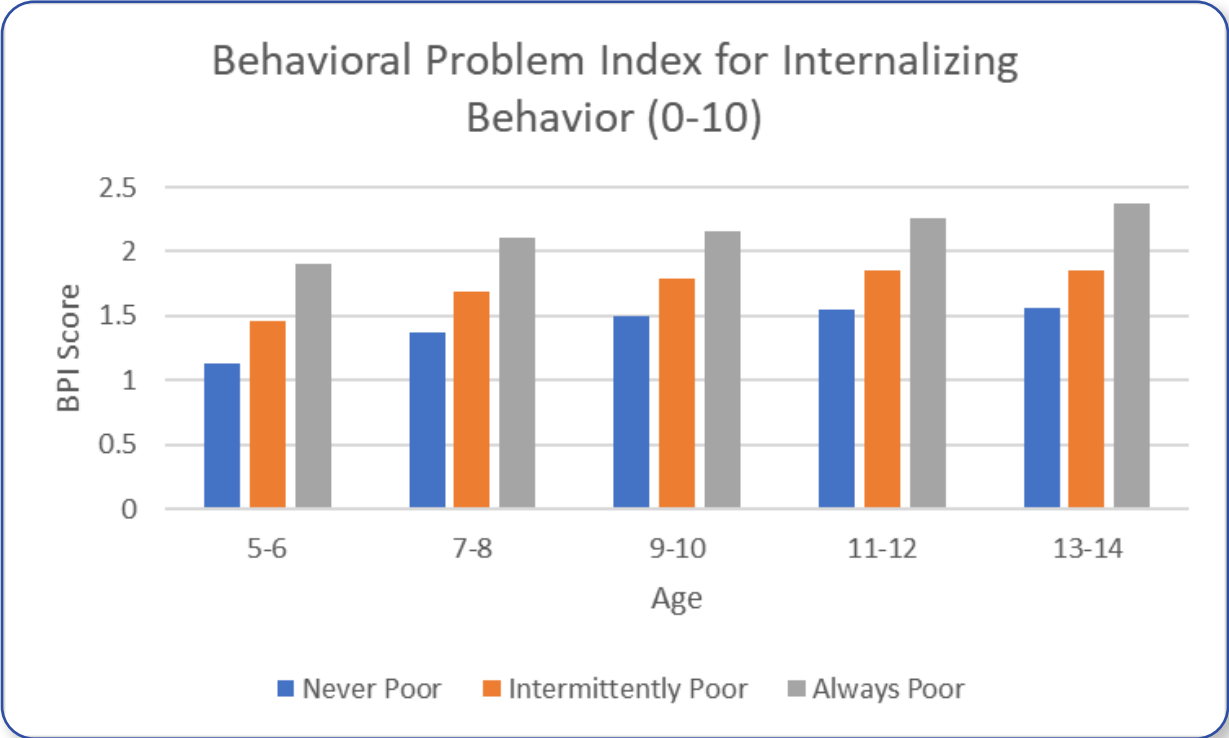


Figure 55: The longer a child experiences poverty the more likely it is they will experience negative mental health outcomes

POVERTY & PUBLIC POLICY

Taxes

Three types of taxes finance the bulk of local government services in Franklin County: property taxes, sales taxes, and income taxes.

Property taxes are often the most regressive of these three taxes. This is because property taxes are usually passed on to renters in the form of higher rent prices. Since low-income households spend more of their income on housing than high-income households, higher rents due to property tax rates end up eating up a larger percentage of the income of low-income households than it does the income of high-income households.


Sales taxes are another form of regressive taxation. Since low-income households save less and spend a larger percentage of their income on consumption, they typically have to spend a larger percentage of their income on sales taxes than high-income households do. Exemptions to the sales taxes such as groceries make sales taxes less regressive than property taxes, but they still do their part to exacerbate income inequality and make finances more difficult for people in poverty.


Income taxes are generally championed as a more progressive option for taxation. Municipalities in Franklin County generally levy flat income taxes, which specify that a percentage of income shall be collected as taxes. This is more progressive than a property tax or a sales tax, but less progressive than a graduated income tax, where the percentage of income taxed is higher for higher-income households.

EXPLAINER:

Progressive and Regressive Taxation

Economists have long described taxes as “progressive” or “regressive” to explain their impact on reducing or increasing income inequality.

 A progressive tax is one that reduces income inequality by taxing a higher percentage of income of high-income households.

 A regressive tax increases income inequality by taxing a higher percentage of income of low-income households.

Example: A \$100 flat tax on all households would be regressive because it would take up a larger percentage of income for lower-income households than upper-income households.

Most of Franklin County's municipalities, including Columbus, have a municipal income tax of 2.5%. The lowest municipal income tax in Franklin County is Pickerington's, which is only 1%.

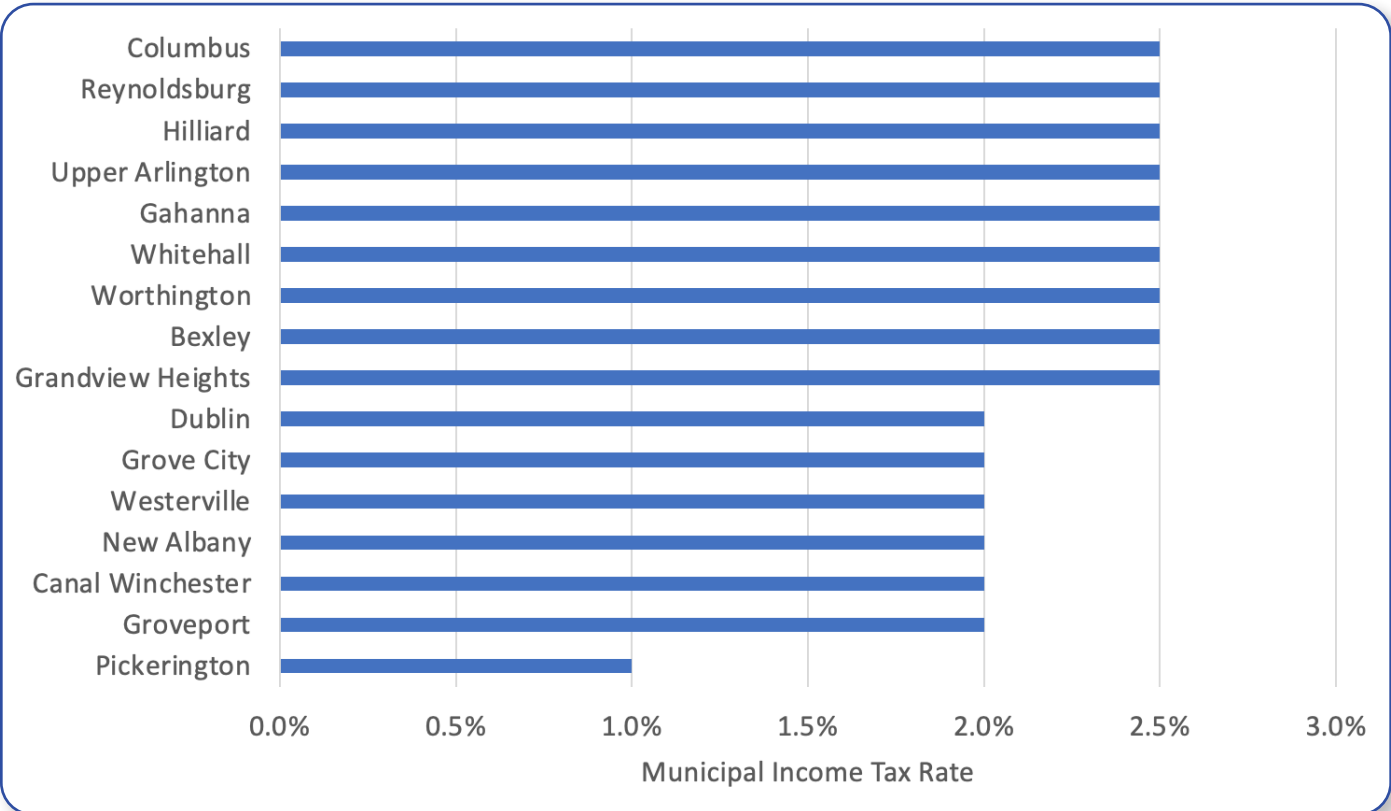


Figure 56: Most Franklin County municipalities have a municipal income tax rate of 2.5%

Franklin County's sales tax rate is 1.25%, which is the same as Union, Delaware, and Madison Counties. Purchases within Franklin County also are subject to a 0.5% sales tax to fund COTA, the regional transit authority that operates Franklin County's bus system.⁷⁸

Effective property tax rates in Franklin County range from \$47 to \$105 for each \$1,000 of assessed valuation. Because of overlapping jurisdictions of library, municipality, and school districts, there are a total of 150 different property tax districts within Franklin County. The average property tax among these districts is about \$72 for each \$1,000 of assessed valuation. Figure 57 is a visualization of all the property tax rates in each of these 150 districts with common property tax rates for Franklin County's eight largest municipalities highlighted.

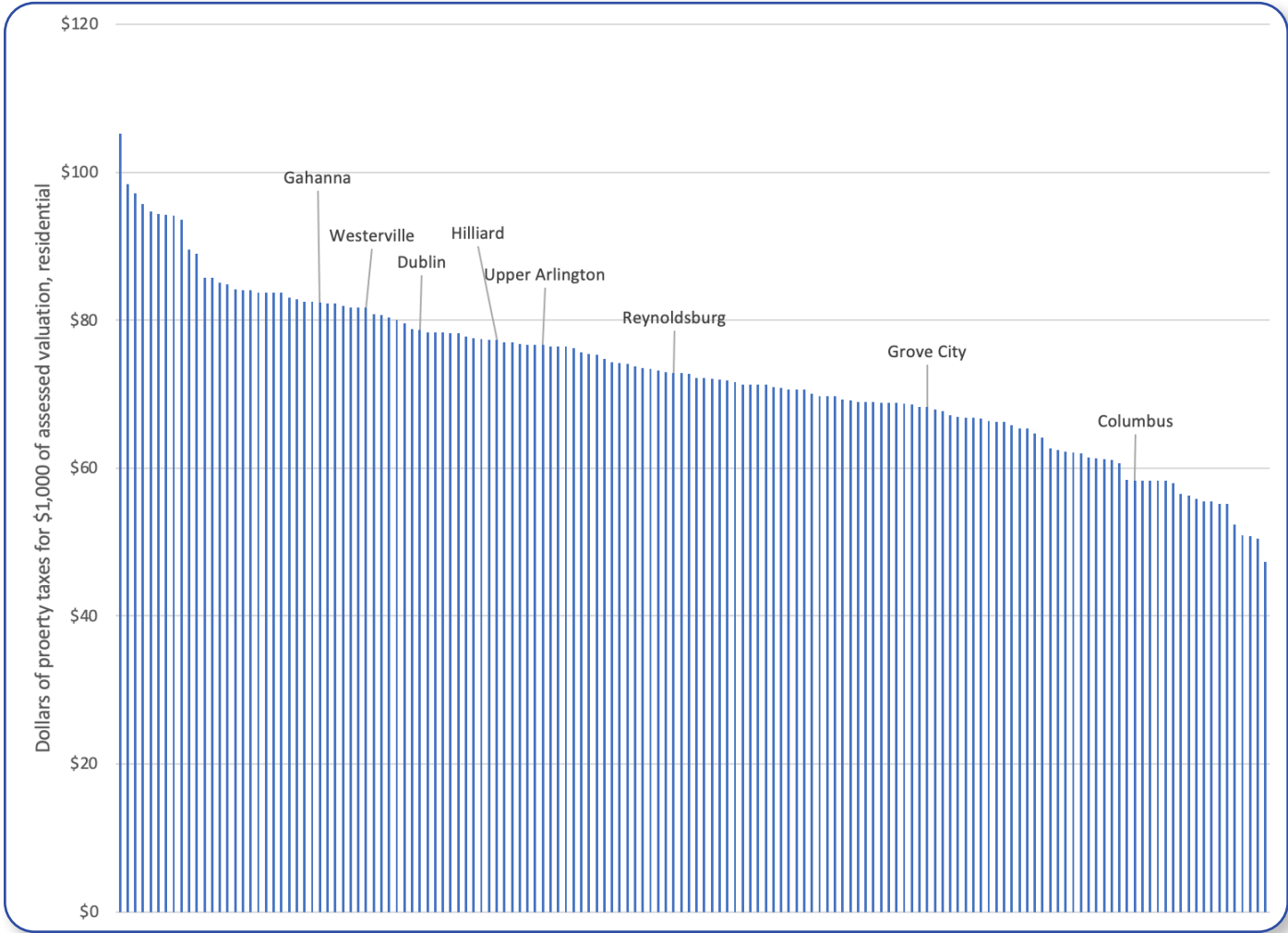


Figure 57: Property tax rates for different municipalities in Franklin County

Public Programs Lift People Out of Poverty

One of the most valuable applications of the Supplemental Poverty Measure is its estimates of the impact of safety net measures on poverty rates. Using estimates by researchers at the Department of Commerce using the 2021 Supplemental Poverty Measure and assuming results in Franklin County are proportional to the county poverty rate, below are estimates of the impact of major federal programs on poverty status in Franklin County.^{79, 80}

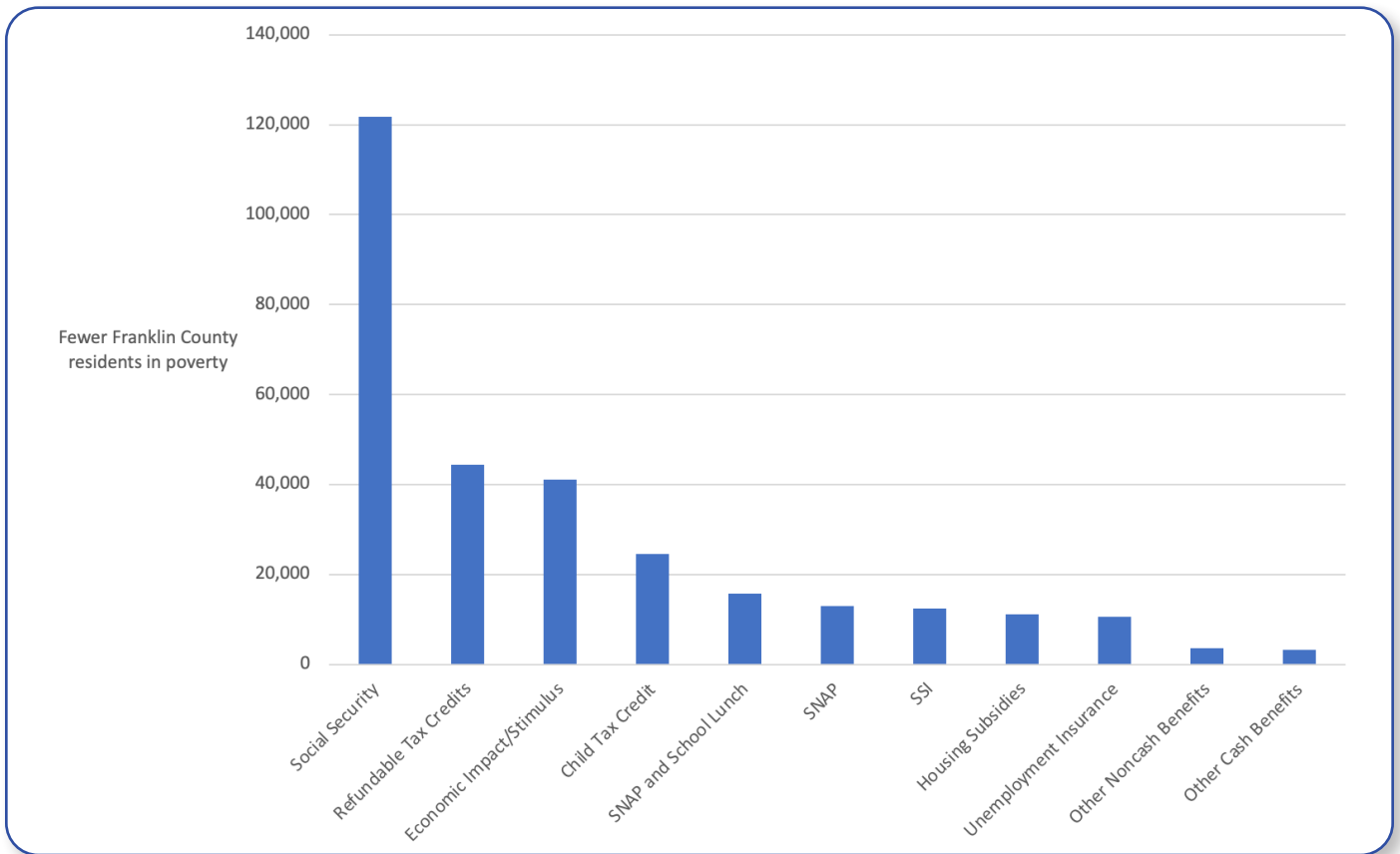


Figure 58: Hundreds of thousands of Franklin County residents are pulled out of poverty by federal programs

Social Security is the largest anti-poverty program in the country and lifted an estimated 120,000 Franklin County residents out of poverty in 2021. Tax credits and economic stimulus each pulled over 40,000 Franklin County residents out of poverty. The Child Tax Credit expansion was large enough in 2021 to lift 25,000 Franklin County residents out of poverty that year. SNAP, SSI, housing subsidies, and unemployment insurance each pulled over 10,000 residents out of poverty as well.

Work expenses and medical expenses are included to show non-public costs that push people into poverty. Work expenses were large enough in 2021 to push an estimated 10,000 Franklin County residents into poverty. Medical expenses were severe enough to push an estimated 22,000 into poverty.

Child Care

The state of Ohio offers support to parents who need child care through their publicly funded child care program. During 2022, more than 20,000 Franklin county children were enrolled in this program.⁸¹ The number of children enrolled in publicly funded childcare steadily increased over the year, and more state funding will be needed if this trend continues.

In recent years, Franklin County Job and Family Services has begun increasing its investment into early childhood education through its RISE program (not to be confused with the RISE Together Innovation Institute).⁸² This program is designed to offer \$22 million in grants to families, early childhood education organizations, and early childhood educators to raise the quality and availability of early childhood education in the county over a two-year period.

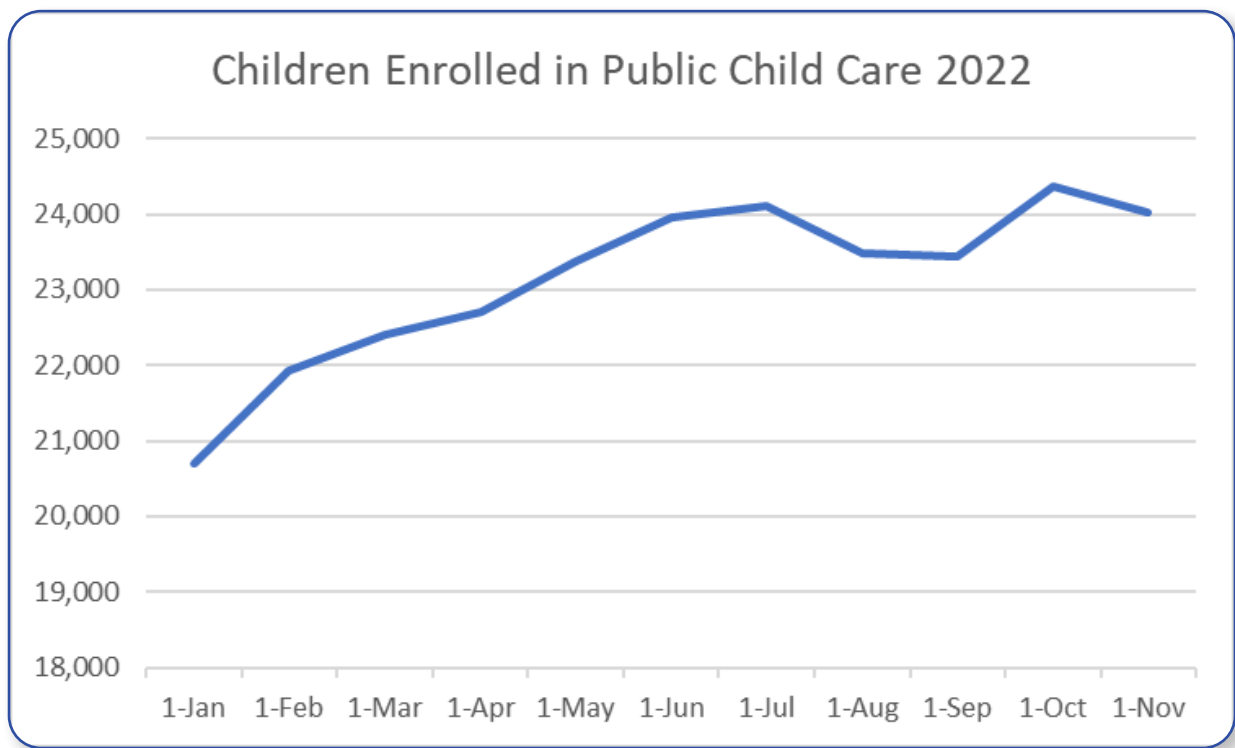


Figure 59: The number of children enrolled in public child care in Franklin County increased during 2022

Early childhood education is extremely important in promoting future career success for children. Among researched programs, the Perry preschool project is one of the most well regarded early childhood education programs in the country.⁸³ Researchers found that participants in the program were able to increase their future earnings by more than 20% compared to their peers who did not participate in the program.

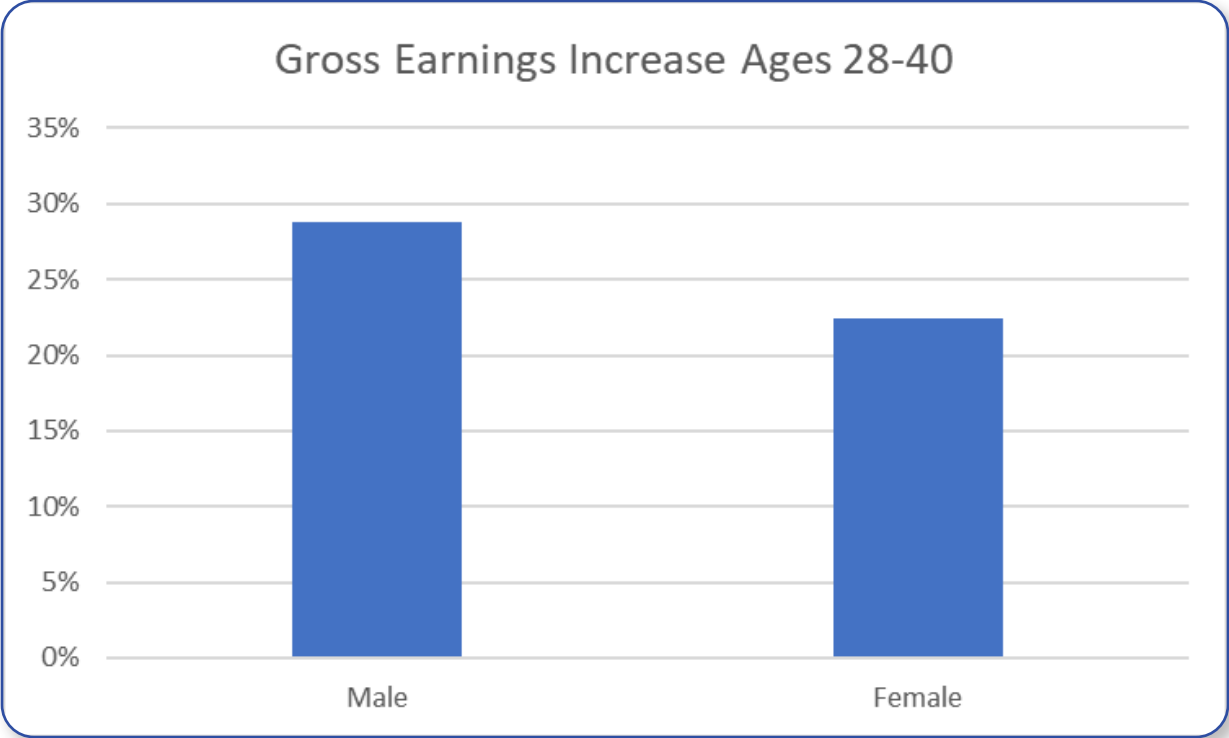


Figure 60: Participants of early childhood education programs have higher future earnings than children in similar situations

Community Partnerships Program

Franklin County also supports nonprofits through a grant program called the “Community Partnerships Program.” One goal of the program is to fund programs that reduce poverty in the county. Funding for the Community Partnerships Program dipped during the COVID years, but the county has increased its funding over the past two years, to the point where 2022 and 2023 had its highest funding levels over the past few years, even after adjusting for inflation. Figure 61 shows county funding for the Community Partnerships Program from 2016 to 2023 adjusted to 2023 dollars.^{84,85,86,87,88,89,90,91,92}

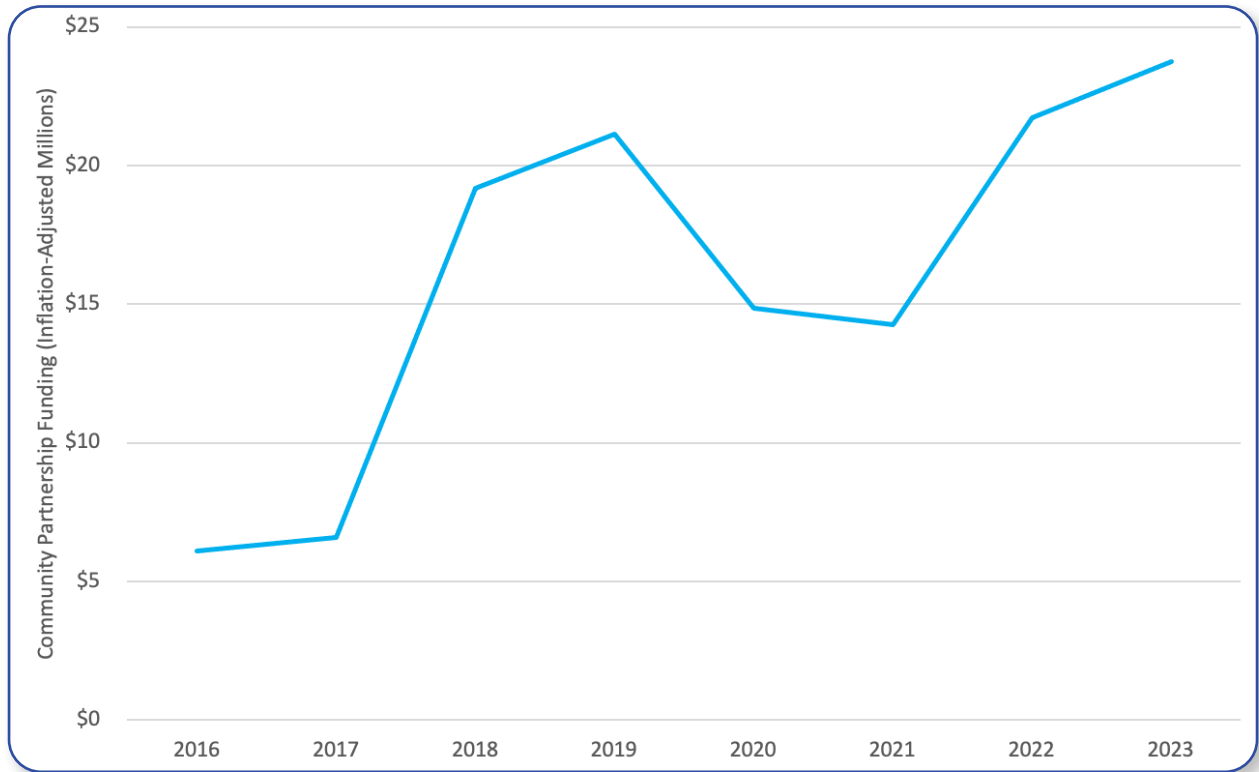


Figure 61: Franklin County funding for nonprofit organizations increased over past two budgets

Disability Support (SSI)

The Supplemental Security Income (SSI) program provides additional income to people with disabilities and elderly people who meet certain income criteria.⁹³ In Franklin County, as residents age they become more likely to receive SSI payments. The 65+ residents of Franklin County are almost four times as likely to receive SSI compared to residents who are less than 18 years old.⁹⁴

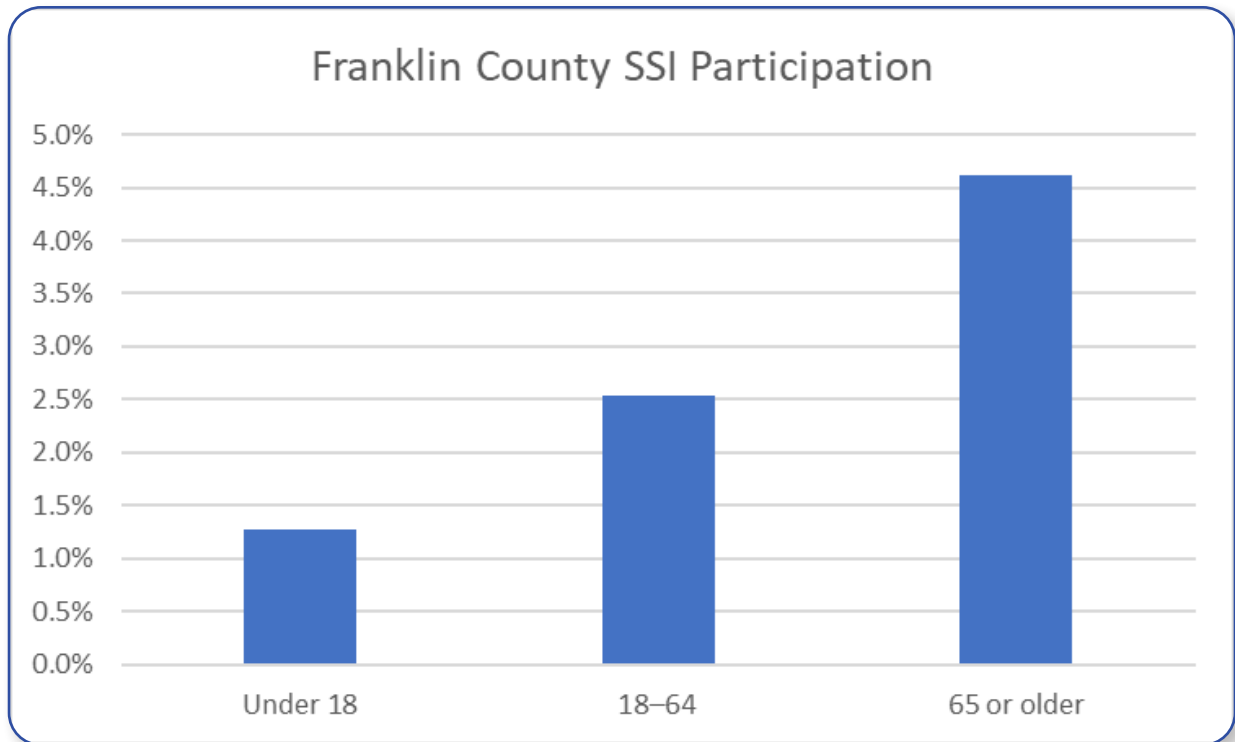


Figure 62: Participation rates for SSI increase with age

Although the 65+ population has the highest rate of SSI participation, the majority of Franklin County residents who receive SSI are between 18 - 64 years old.⁹⁵

More than 30,000 total residents in Franklin county receive SSI benefits.

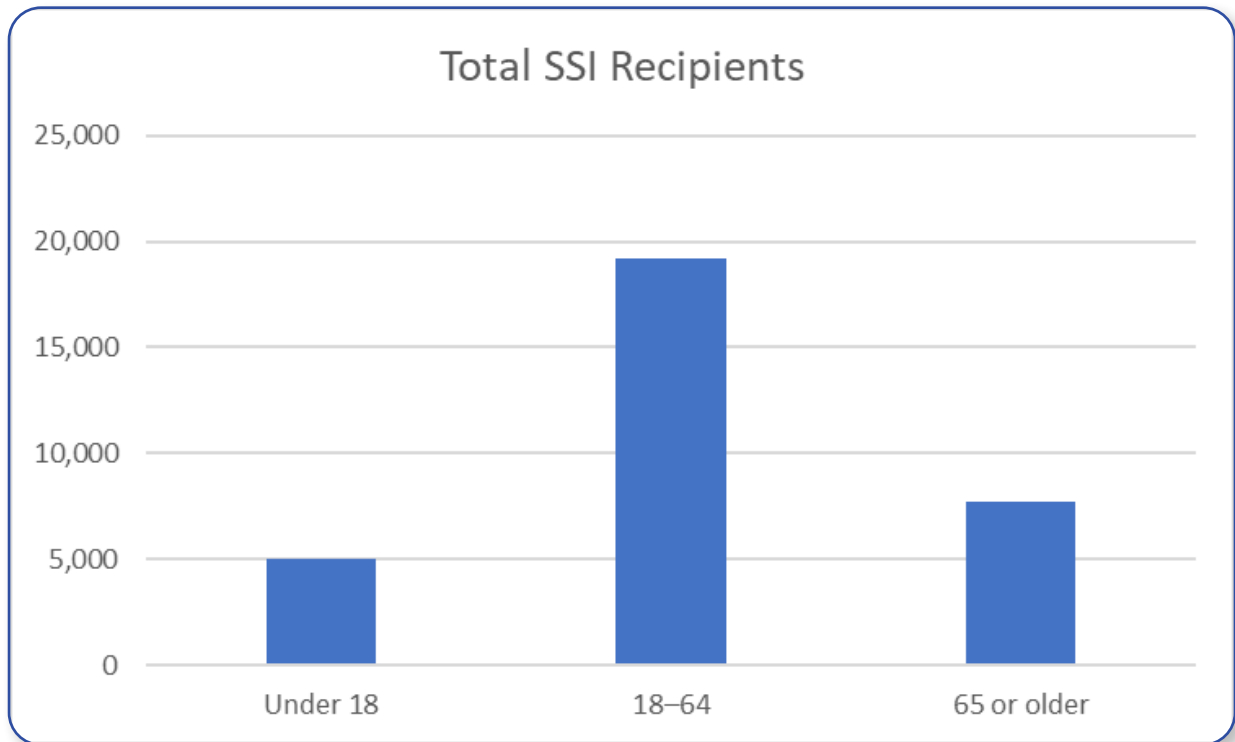


Figure 63: Most SSI recipients are working age adults

Among disabled residents of Franklin county, only 19% receive SSI payments.⁹⁶ Despite this, we estimate that about 21% of Franklin county residents with a disability are in poverty.⁹⁷ Applying the disability rate to the entire county, this means more than 3000 people with disabilities in poverty are not getting assistance.

Participation Rate in SSI Because of a Disability

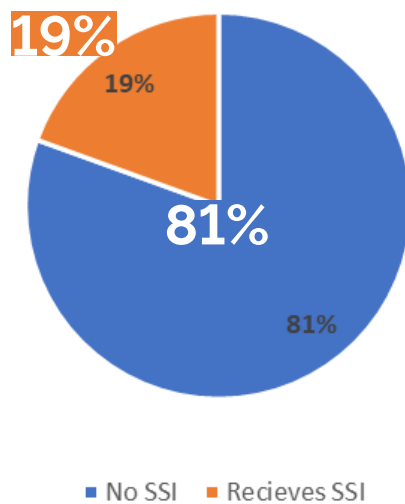


Figure 64: only 19% of Franklin county residents with a disability receive SSI

Earned Income Tax Credit (EITC)

A key anti-poverty program in the United States is the Earned Income Tax Credit, a tax credit that gives cash to low-income working households. Refundable tax credits like the Earned Income Tax Credit are the most important antipoverty program for working households in the United States, lifting an estimated 9.6 million Americans out of poverty in 2021.⁹⁸

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.⁹⁹ According to the IRS, about 19% of eligible households in Ohio do not claim the Earned Income Tax Credit.¹⁰⁰ If Franklin County has comparable participation numbers to the rest of the state, that means over 15,000 Franklin County households are eligible for the Earned Income Tax Credit but don't claim it.¹⁰¹

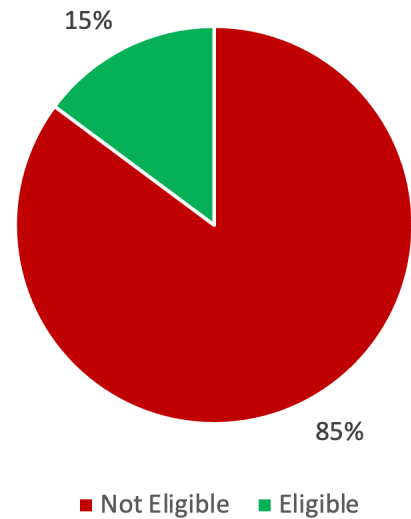


Figure 65: One in seven Franklin County households are eligible for Earned Income Tax Credit

Free and Reduced Lunch

Another important anti-poverty program in Franklin County is the federal Free and Reduced Lunch program. Over 100,000 Franklin County students received free or reduced lunch for the 2022-2023 school year.¹⁰² About one-third of these students received free or reduced lunch due to "community eligibility provision," a program that allows schools to apply for funding based on the percentage of students receiving other public benefits.

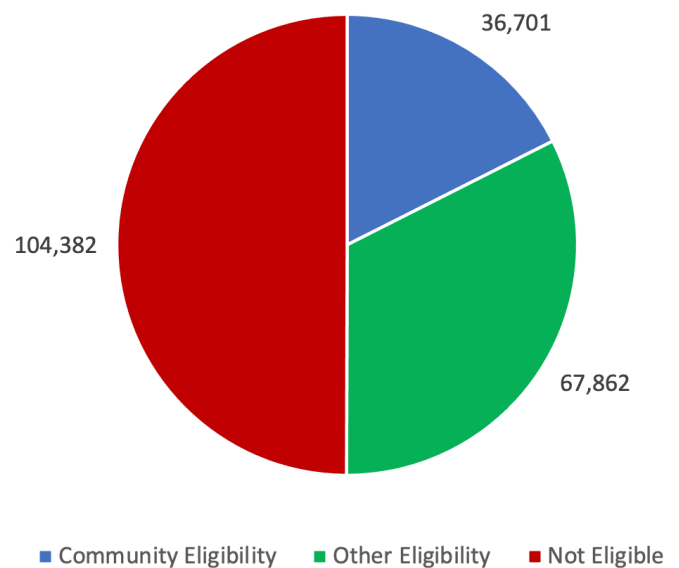


Figure 66: About half of Franklin County students received free or reduced lunch in the 2022-2023 school year

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 half of Franklin County students and their families pay the cost of school lunches.

Schools in Ohio that participate in the National School Lunch program approve just over 85% of all applications for free and reduced lunch.¹⁰³ The lowest approval rate of any school was just over 15%.

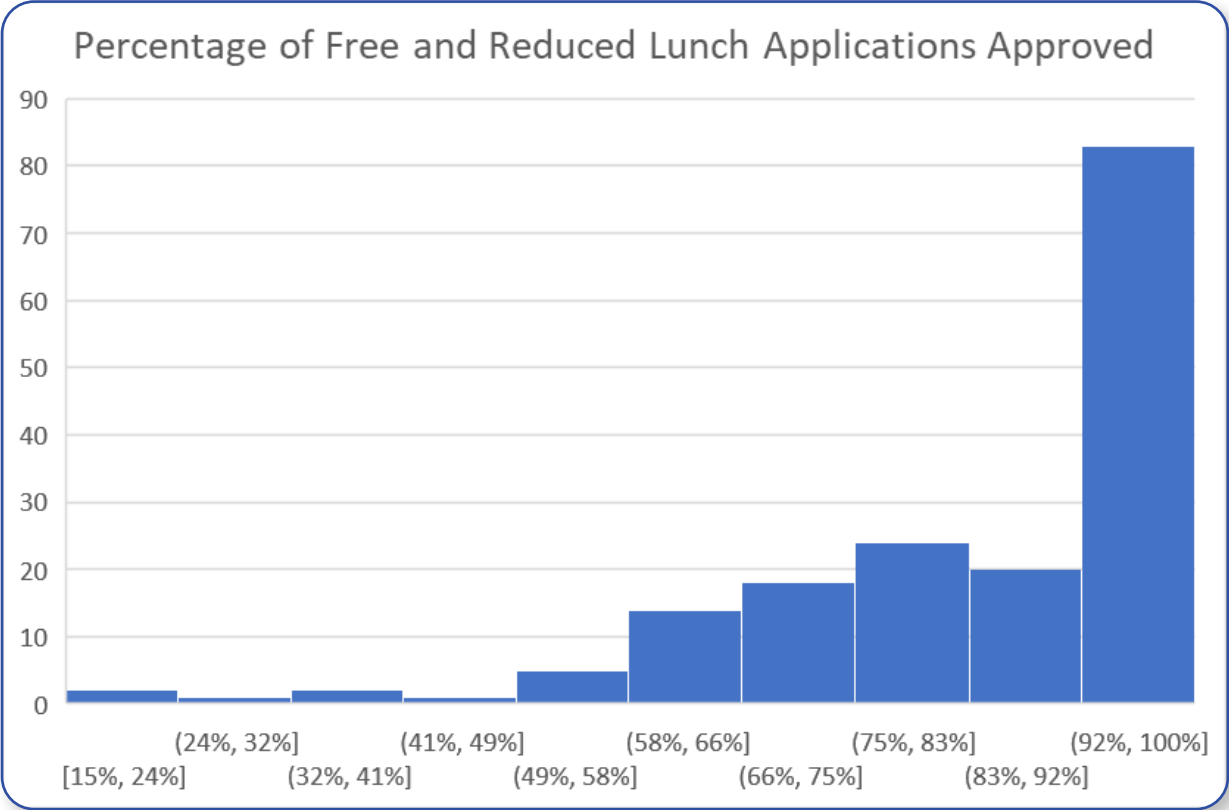


Figure 67: Histogram of schools binned by the percentage of free and reduced lunch applications accepted

Housing Assistance

The Columbus Metropolitan Housing Authority is responsible for facilitating the Section 8 Housing Choice Voucher Program in Franklin County. In their most recent policy report, they note that they have the authority to issue over 14,000 vouchers, but have the funding to support just over 13,000.¹⁰⁴ This means that almost 1,000 additional families could access the voucher program, should more resources become available.

Figure 68: 1,000 families miss out on housing vouchers because of funding

According to data from the Center for Community Solutions, the average family that receives Section 8 housing vouchers has monthly income of under \$3,000, and receives slightly more than \$500 in benefits.¹⁰⁵ The way Section 8 vouchers work most of the time, the recipient pays about 30% of their income on rent and the voucher covers the rest. Using this information, we can estimate that without these vouchers households would be spending almost 50% of their income on rent.

Columbus Metropolitan Housing Authority
Voucher Utilization

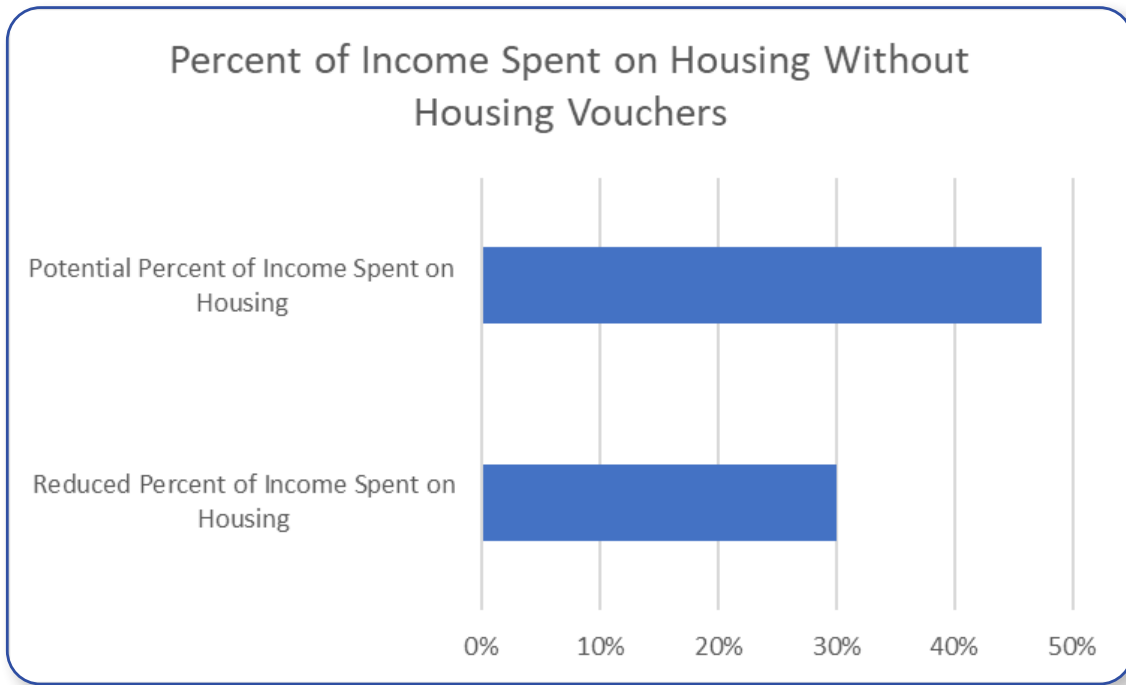
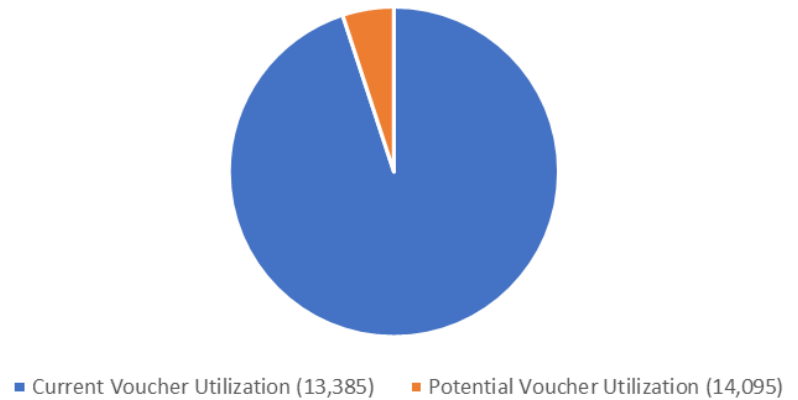


Figure 69: Section 8 vouchers reduce housing burden by almost 20 percentage points for families

Medicaid

Medicaid is the federal health insurance benefit for low income individuals. According to data provided by the Center for Community Solutions, approximately one fifth of Franklin County residents are eligible for Medicaid.¹⁰⁶ Overall, only about 8% of the population doesn't have any form of health insurance.¹⁰⁷

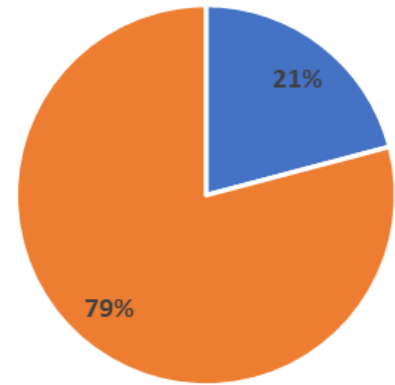


Figure 70: 1 in 5 residents of Franklin county is eligible for Medicaid

■ Eligible ■ Not Eligible

Supplemental Nutrition Assistance Program (SNAP)

According to data reported by Feeding America, rates of food insecurity in Franklin County decreased between 2017 and 2020 as shown in Figure 71.¹⁰⁸ This is higher than the national rate of food insecurity.¹⁰⁹ Assuming the rate of severe food insecurity in Franklin county matches the national rate, that would mean over 16,000 people in Franklin county are severely food insecure.

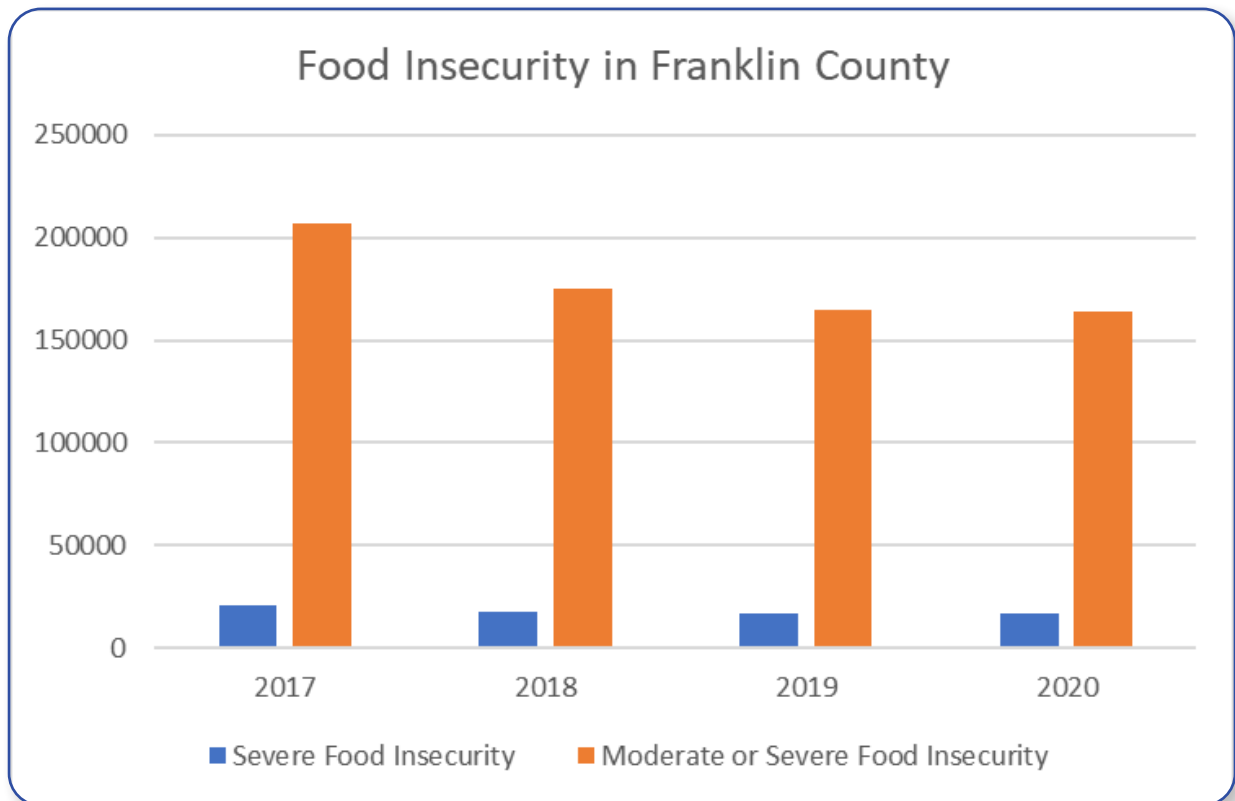


Figure 71: Over 100,000 Franklin county residents face food insecurity

Direct assistance programs are one of the most straightforward ways to lift people out of poverty. Of these programs, SNAP (formerly food stamps) is one of the most well known. In Franklin County, over 160,000 people receive SNAP benefits each month in 2022..¹¹⁰

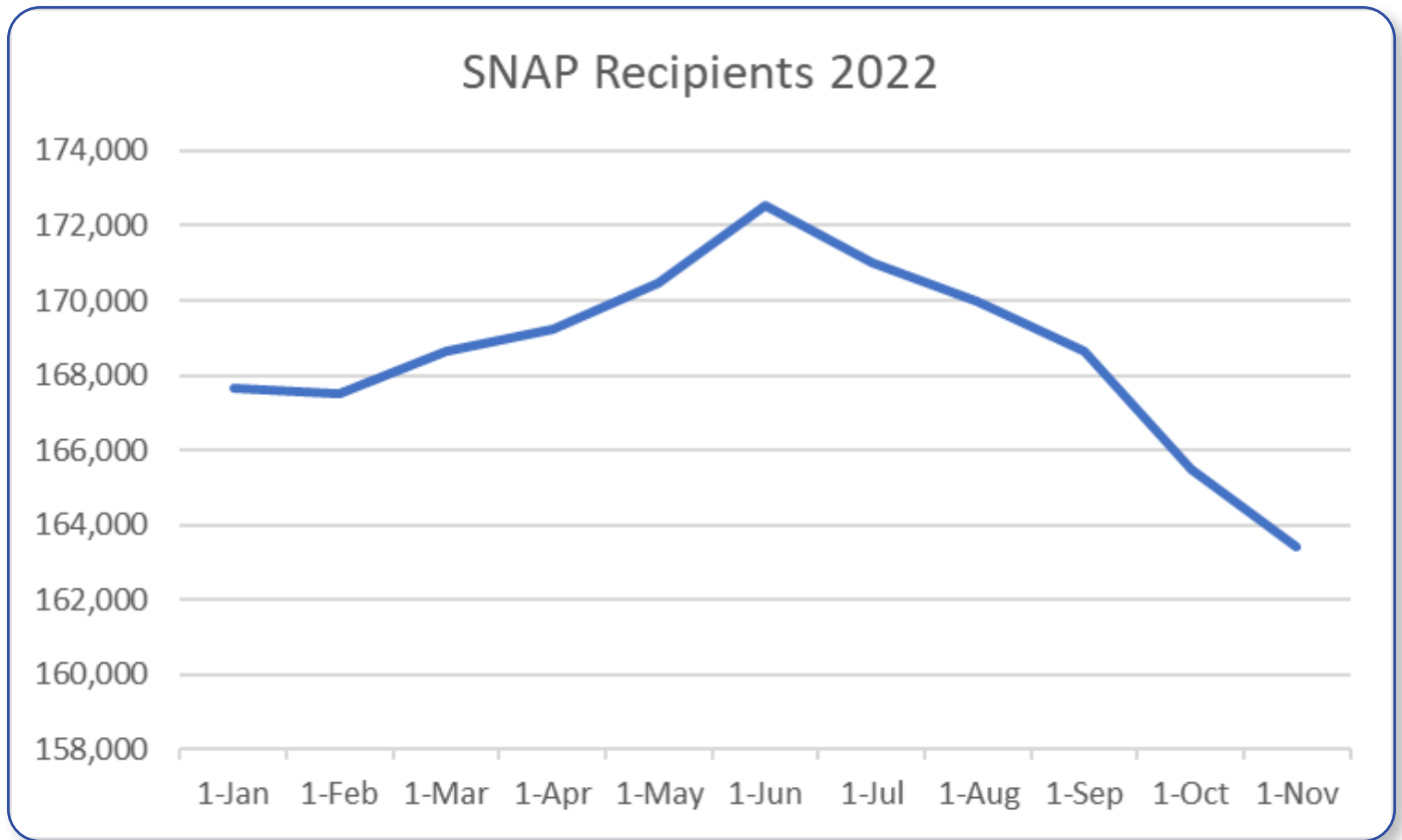
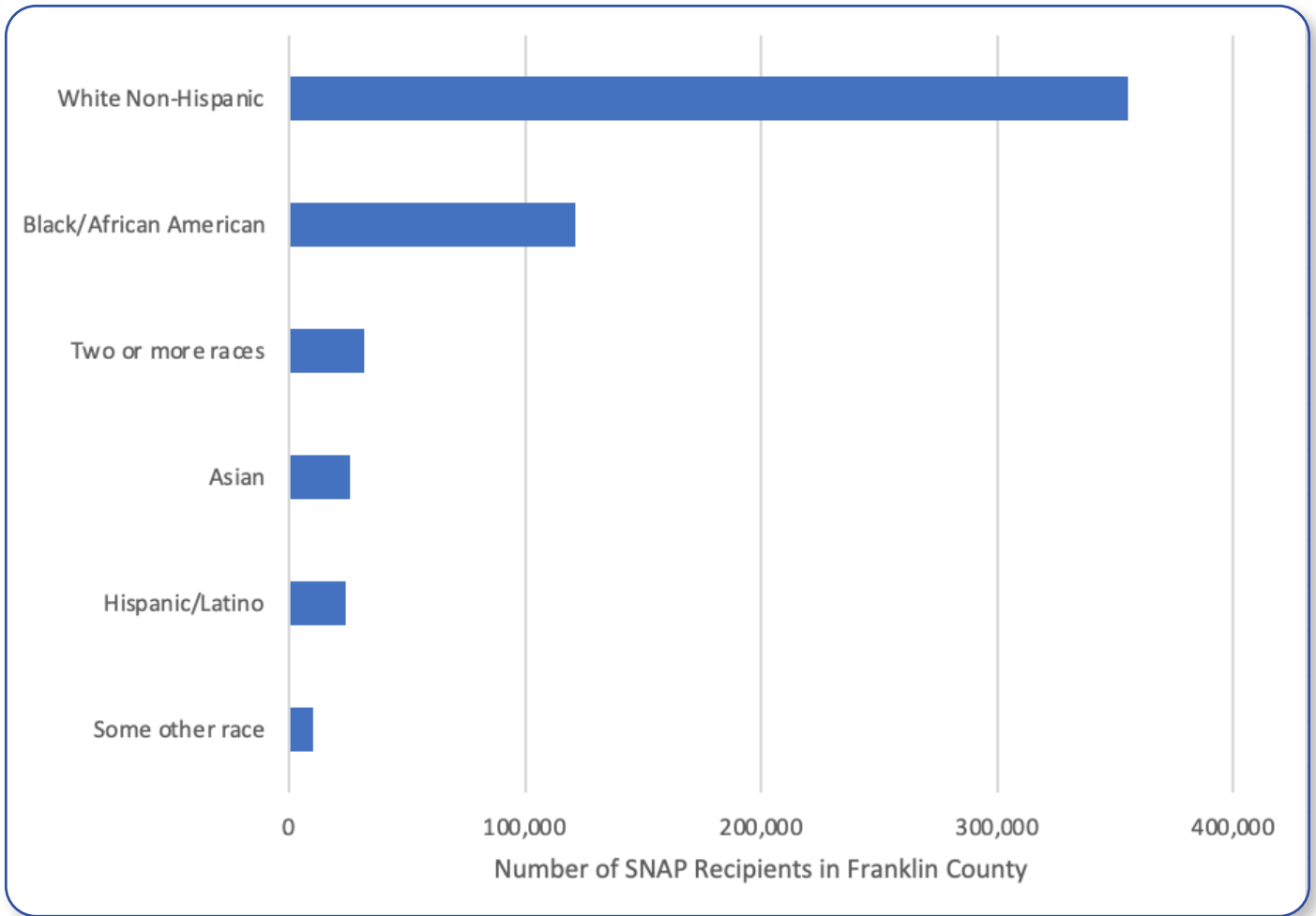


Figure 72: SNAP benefit recipients declined near the end of 2022

Leading poverty researchers found that SNAP emerged as an important stabilizer for keeping families out of poverty during the Great Recession.¹¹¹ While SNAP eligibility was broadened during the COVID recession, uptake did not increase substantially in Franklin County in 2020.¹¹² Every year since 2015, less Franklin County households in poverty have claimed SNAP benefits.



Over 60% of SNAP recipients in Franklin County are non-Hispanic whites.¹¹³ Meanwhile, only 21% are Black, 5% are Asian, and 4% are Hispanic or Latino.

Figure 73: Most SNAP recipients in Franklin County are white.

While SNAP is a key anti-poverty program in Franklin County, the majority of households in poverty in the county do not receive SNAP benefits, as shown in figure 74.¹¹⁴ This suggests the program is underutilized in Franklin County. Since Ohio's SNAP participation rate is 85%, it also means that either Franklin County has a lower SNAP participation rate than the state as a whole or that eligibility restrictions have limited people in poverty from receiving SNAP benefits.

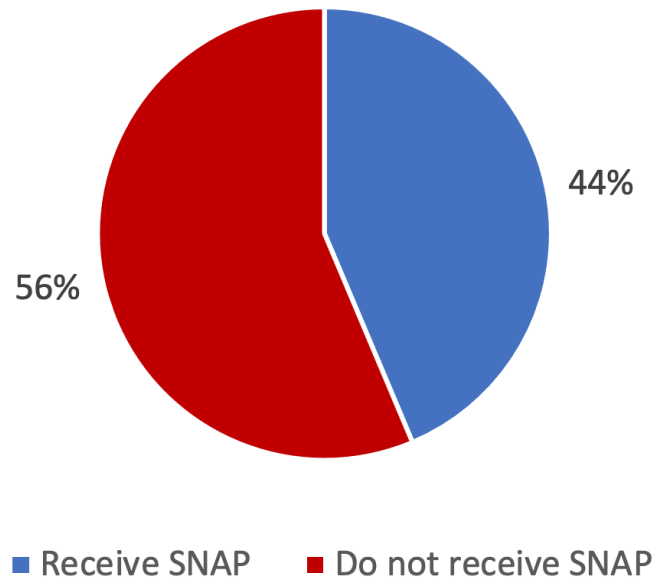


Figure 74: A majority of Franklin County households below the poverty line do not receive SNAP benefits

In addition to being an effective poverty reduction program, SNAP benefits help the overall economy. 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 as much as \$1.54.¹¹⁵ Given the average SNAP family receives about \$3,500 this means that during an economic downturn, each family that receives SNAP benefits contributes more than \$5,000 to county GDP.¹¹⁶

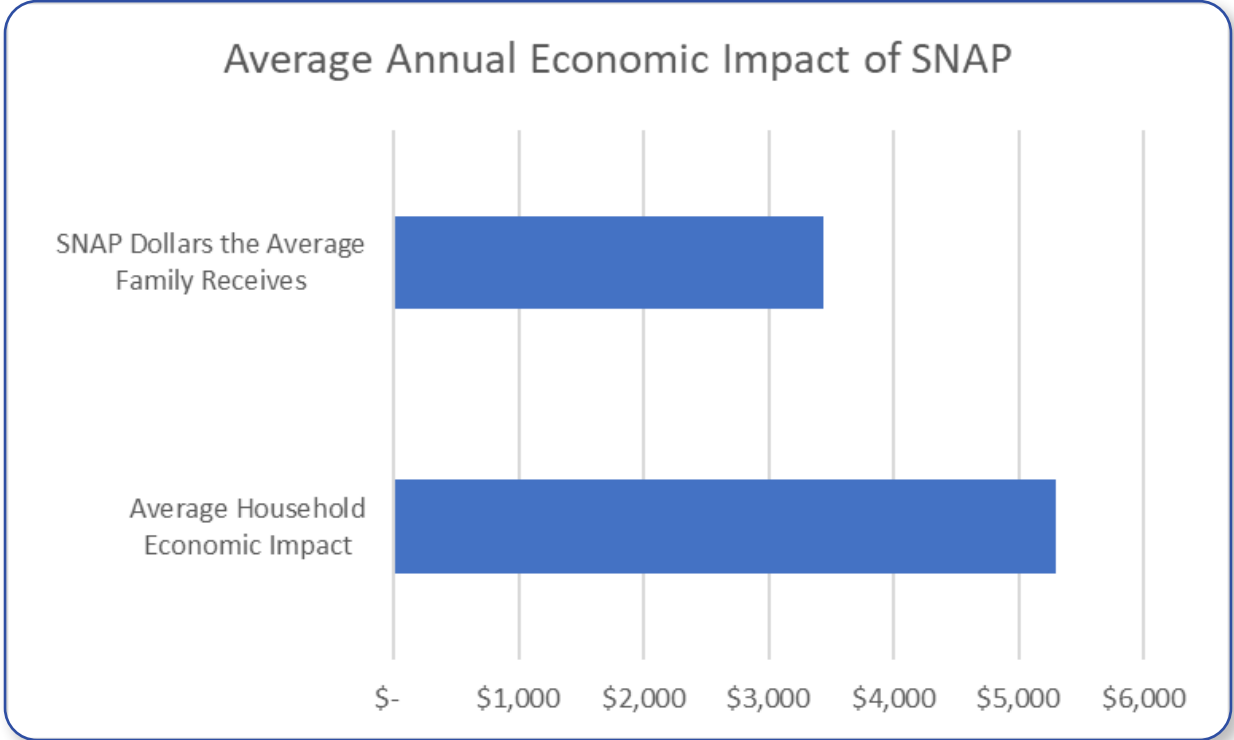


Figure 75: SNAP contributes over \$5,000 of county GDP per family enrolled

Temporary Assistance for Needy Families (TANF)

Another important direct assistance program in the country is Temporary Assistance for Needy Families (TANF). In Ohio, the financial assistance portion of TANF is called the Ohio Works First program.¹¹⁷ In November 2021, the average payment per recipient was \$221 per month. During 2022, more than 8,000 Franklin county residents received benefits for most of the year. In November, that number dropped to just below 8,000.

TANF replaced the Aid to Families with Dependent Children (AFDC) in the mid 90's. AFDC was much more widely utilized than TANF is, with rates of TANF utilization declining consistently since it replaced AFDC.¹¹⁸

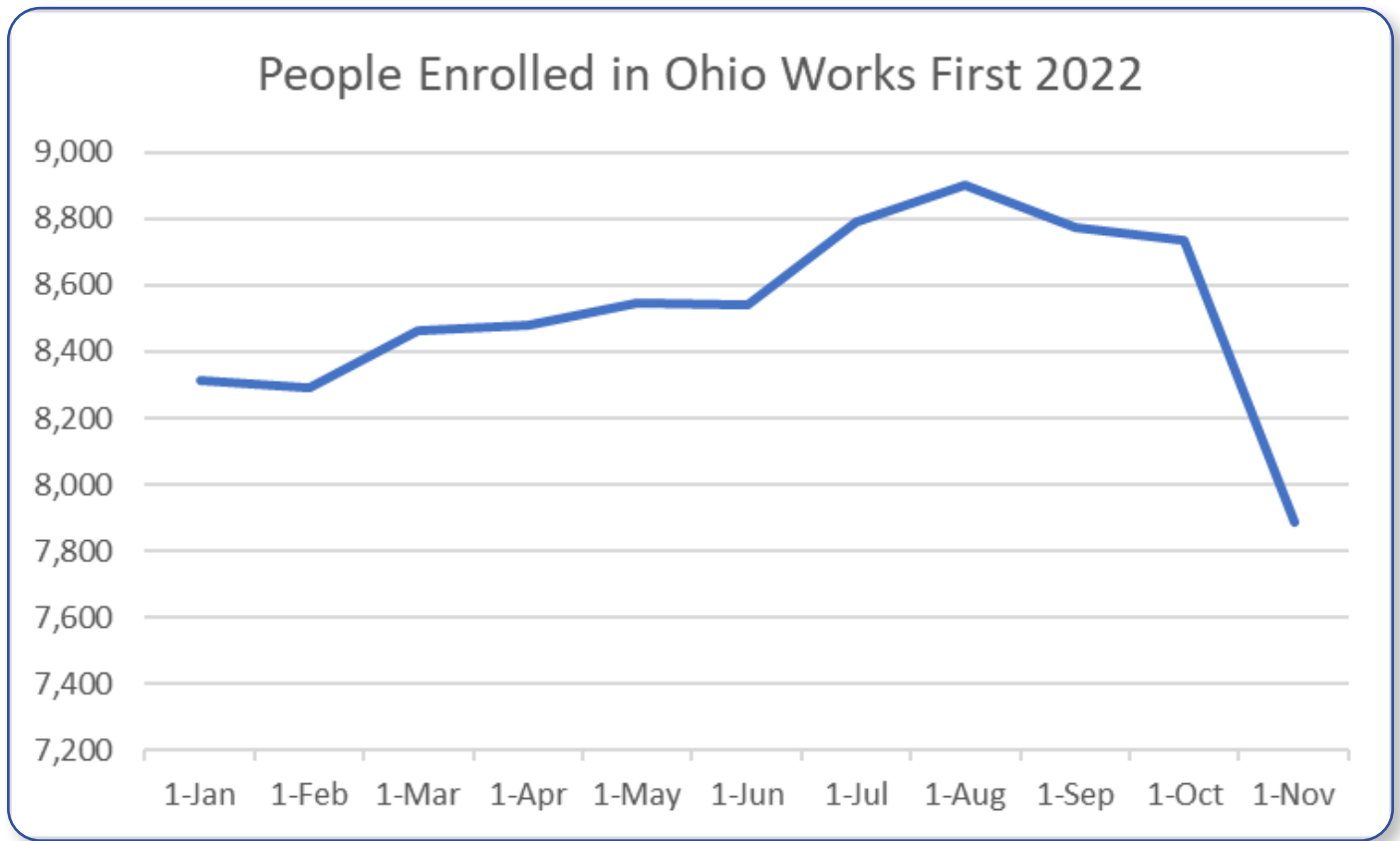


Figure 76: Over 8,000 Franklin county residents received monthly benefits

The Ohio Works First program (the cash assistance part of TANF) provides income to families in deep poverty. The average family of three whose income is just over \$800 a month could be eligible for almost \$500 a month in benefits.¹¹⁹

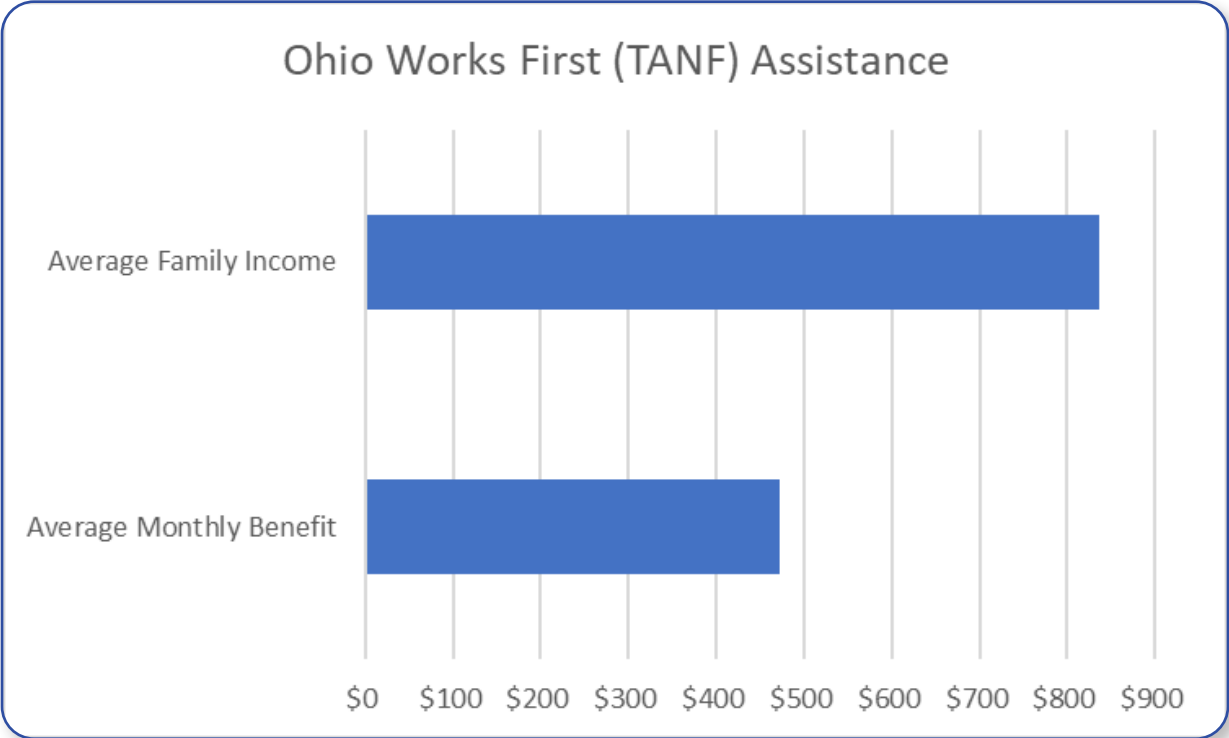


Figure 77: Ohio Works First can increase monthly income by as much as 50% for families

Women, Infants, and Children (WIC)

The Women, Infants and Children program offers additional support to women and young children. During 2022, less than 1% of women in Ohio received WIC benefits. Based on that rate, we estimate roughly 4,000 women in Franklin County participate in the WIC program each month.

Economic Impact

Franklin County's 2023 budget allocates a total of \$870 million for social and human service spending.¹²⁰ Its largest social and human service allocations are for its Board of Developmental Disabilities and Children Services. The County allocated over \$200 million to each of these agencies. The County also allocated over \$100 million to the county Alcohol, Drug, and Mental Health Board and Job and Family Services office.

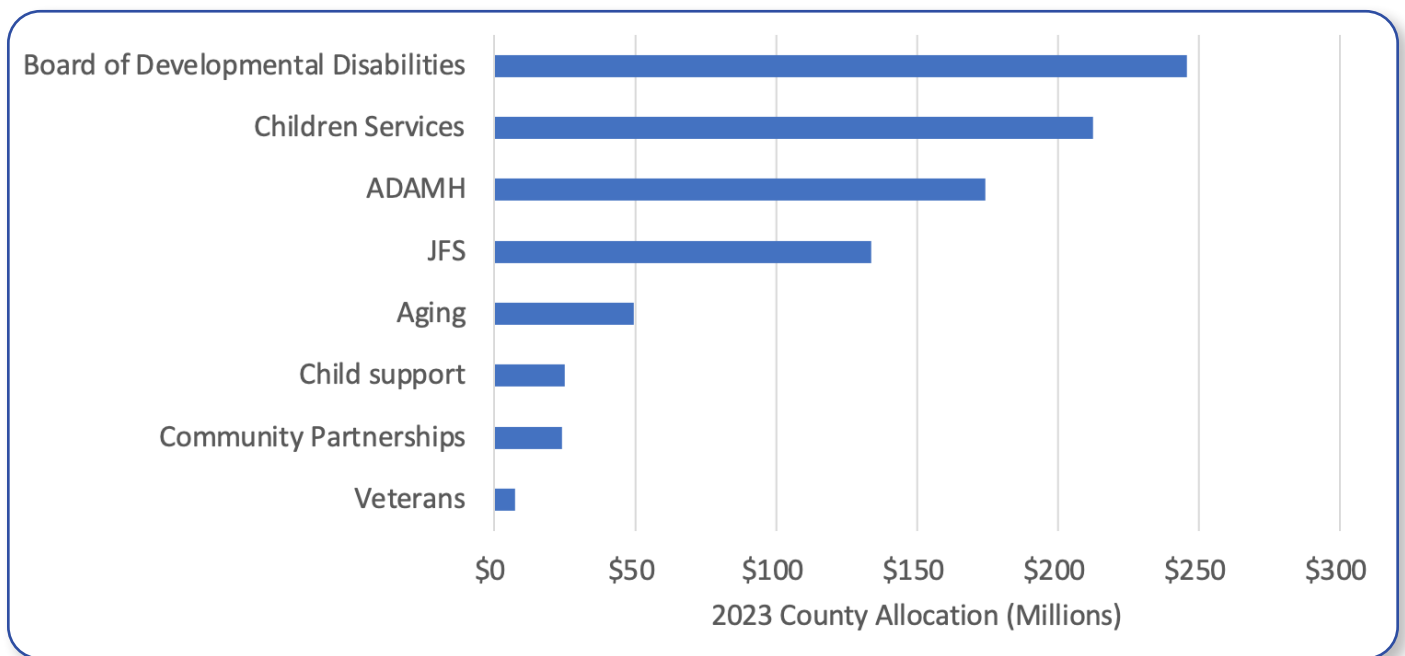


Figure 78: Franklin County allocated \$870 million to social and human services programs in 2023

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 assistance sector, social and 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.¹²¹ Using their multipliers, we can estimate that Franklin County's social and human service spending contributes \$940 million to county GDP. A total of \$410 million of those accrue to sectors outside of health care and social assistance, with the real estate, rental, and leasing (\$125 million), finance and insurance (\$44 million), professional services (\$36 million), and administrative and waste management services (\$27 million) sectors enjoying the largest share of economic benefits.

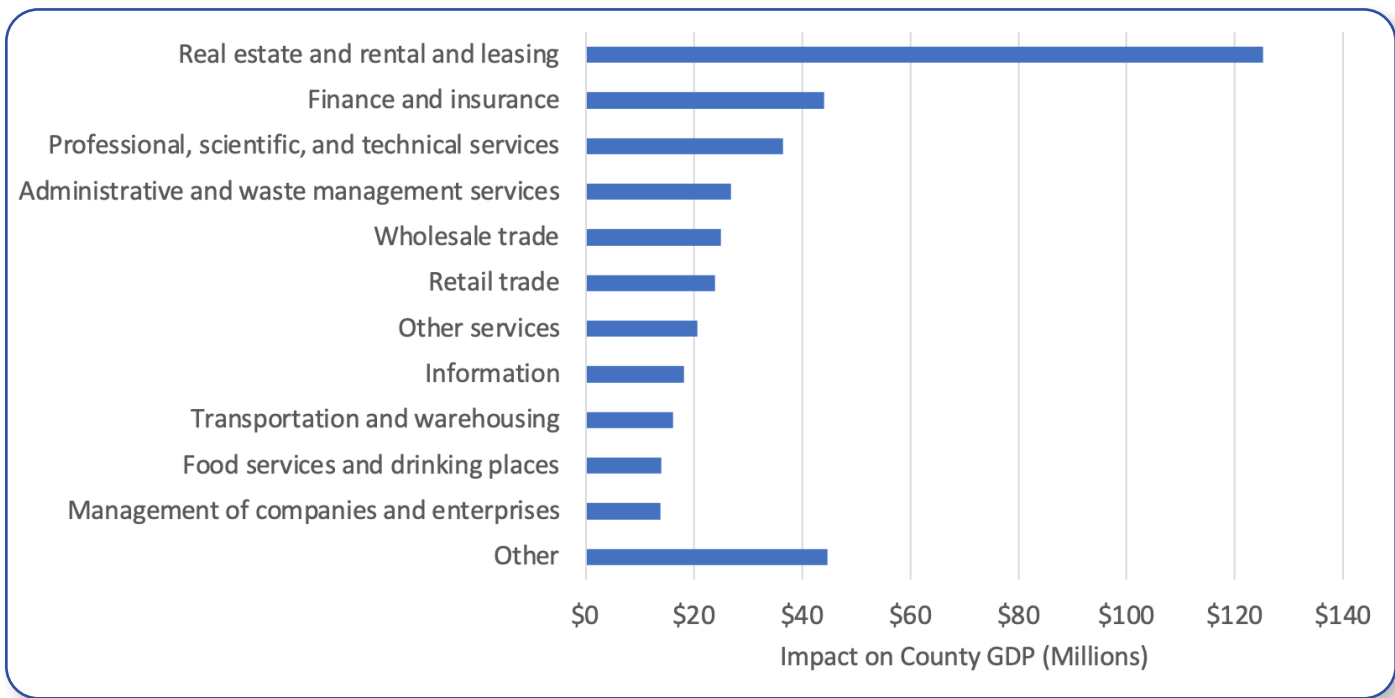


Figure 79: Franklin County's social and human service spending spurs \$410 million in county GDP growth outside of the health and social services sector.

Franklin County social and human service spending supports over 14,000 jobs in the county. 3,700 of these jobs are in industries outside of the health and social services industry. The industry that benefits most from social and human service spending is the real estate, rental, and leasing industry, which has 1,100 jobs supported by this spending. The administrative and waste management services, food service and drinking places, and retail trade industries also each have over 300 jobs supported by this county spending.

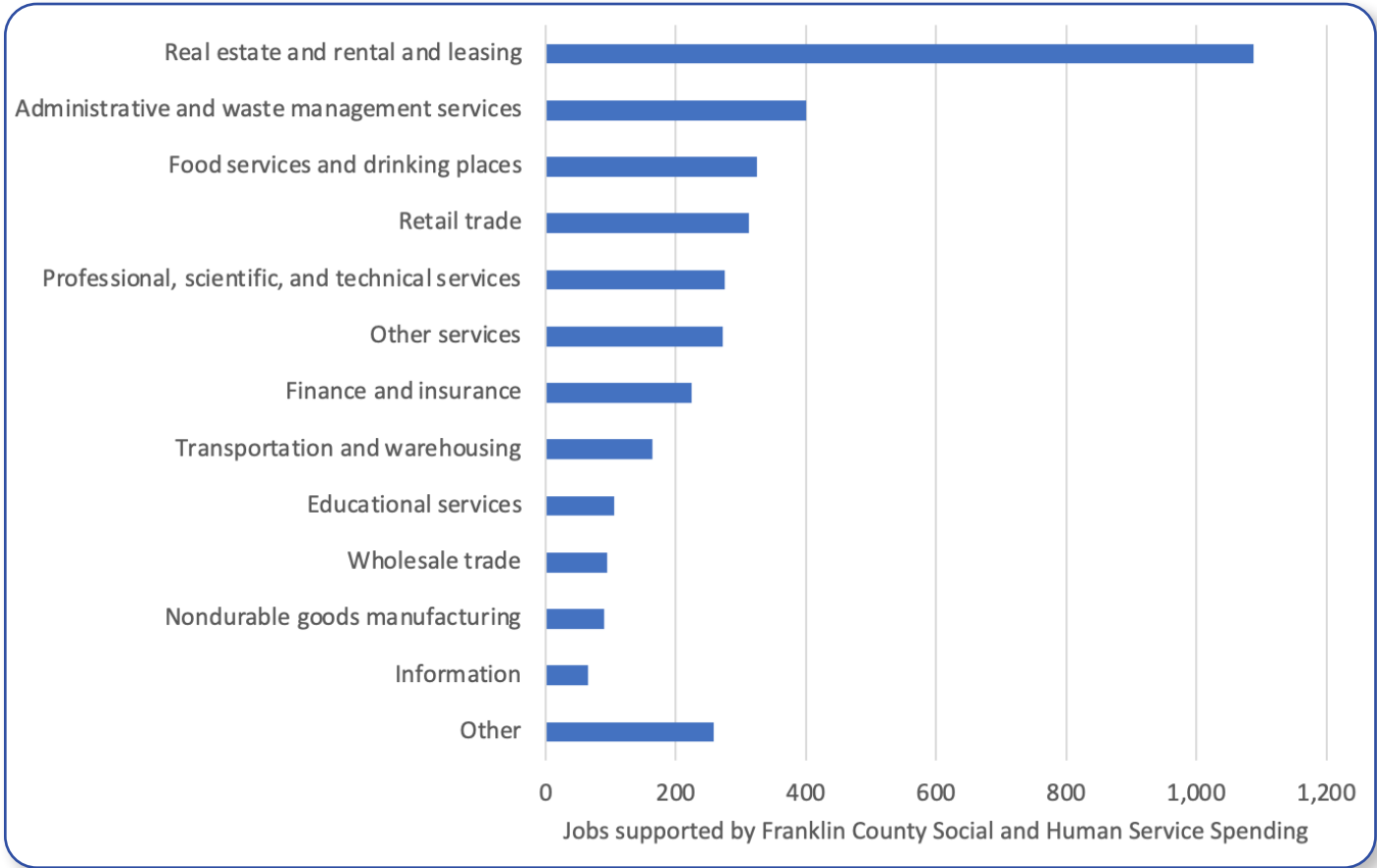


Figure 80: 3,700 jobs outside the health and social services industry supported by Franklin County social and human service spending

POVERTY DISPARITIES

Poverty does not impact all groups in Franklin County equally. Due to continuing patterns of advantage and disadvantage, race, gender, age, disability, neighborhood, country of origin, and education all impact someone's likelihood to be in poverty. In this section, we estimate what Franklin County would look like if these gaps were closed in order to get a sense of the scale of inequities in poverty.

The poverty rate for non-Hispanic whites in Franklin County is 9.8%. If people in all racial groups in Franklin County experienced poverty at this same rate, 69,000 less Franklin County residents would be experiencing poverty, 47,000 of whom would be Black or African-American alone.¹²² Below is a chart showing how many fewer people would be in poverty in Franklin County by major racial category if all racial groups had the same poverty rate as non-Hispanic whites.

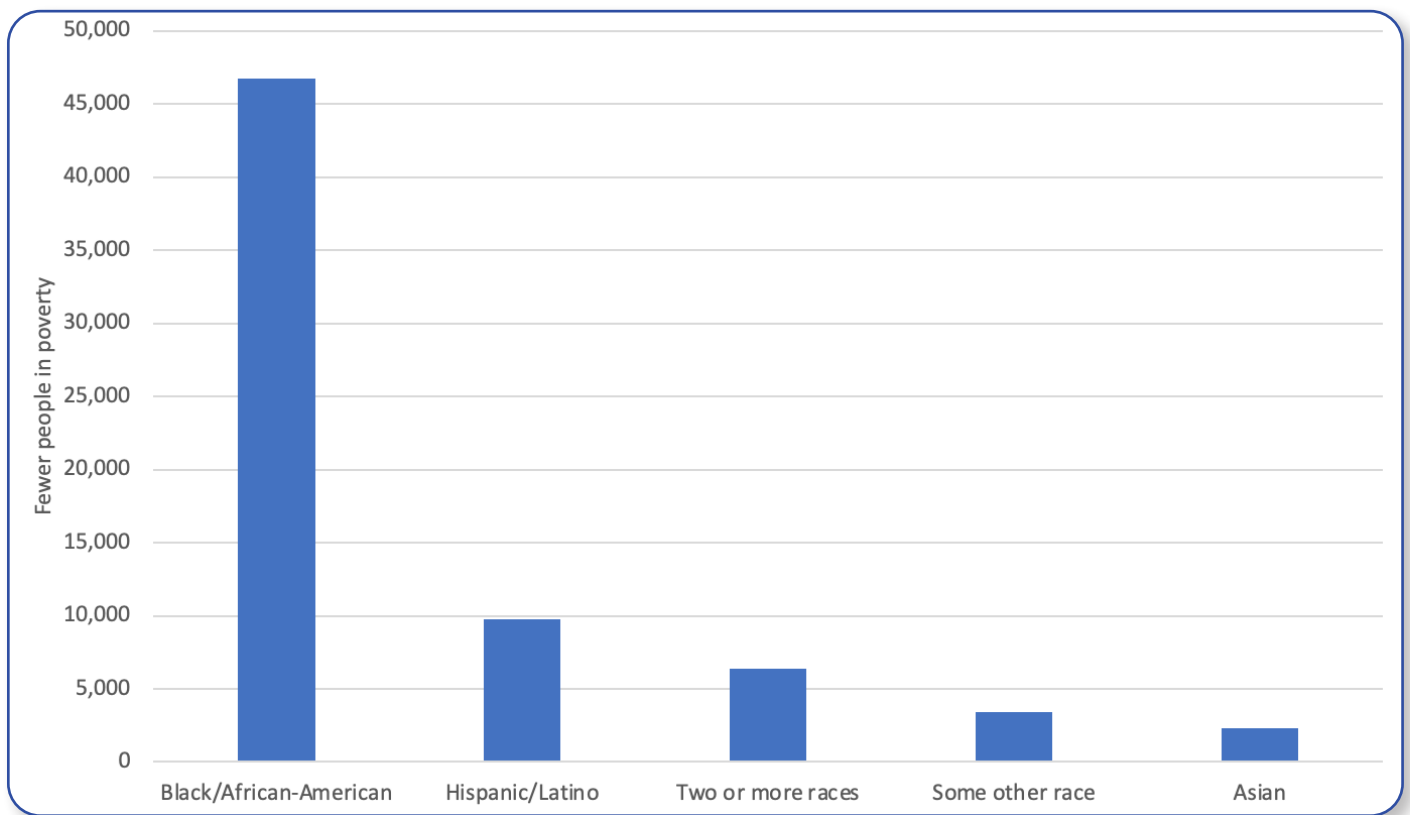


Figure 81: 47,000 fewer Black/African-American residents of Franklin County would be in poverty if their poverty rate matched that of non-Hispanic whites

Similarly, the poverty rate for people age 65 and up is 8.9% in Franklin County, low compared to other age groups.¹²³ If people at all age groups experienced poverty at the same rate as people age 65 and up, 74,000 fewer Franklin County residents would be experiencing poverty. As shown in Table 82, this would most drastically benefit children and young adults, who would make up 87% of the total of fewer people who would be in poverty.

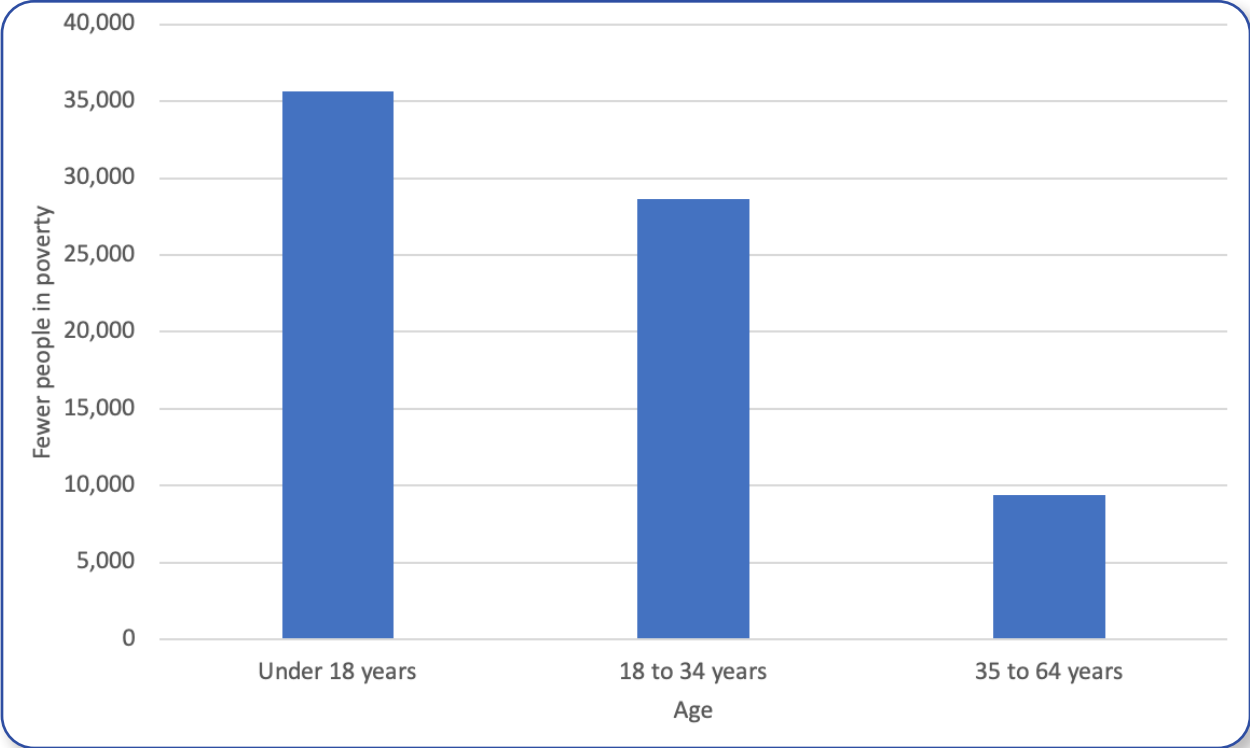


Figure 82: Children and young adults would benefit most if all age poverty was at the same rate as senior poverty.

In addition to differences in poverty rates between race and age, women experience higher poverty rates than men in Franklin County.¹²⁴ If women in Franklin County experienced poverty at the same rate men do now, 12,000 fewer women would be in poverty in Franklin County.

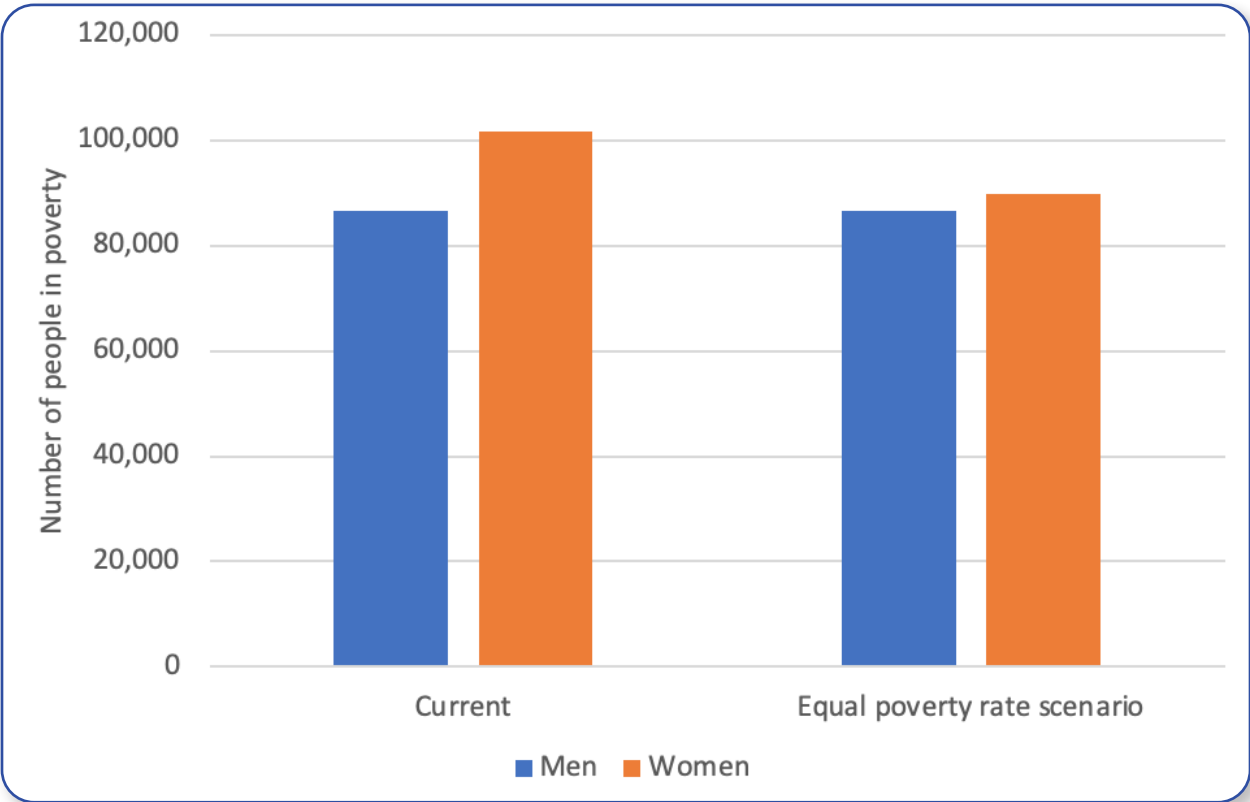


Figure 83: 12,000 fewer women would be in poverty if women in Franklin County experienced the poverty rate men currently experience

People with disabilities also experience poverty at higher rates in Franklin County than people without disabilities. If the poverty rate of people with disabilities matched the poverty rate of people without disabilities in Franklin County, 7,700 fewer people with disabilities would be below the poverty line. A total of 16,000 people with disabilities would be over 125% of the federal poverty line if the rate of 125% of poverty for people with disabilities matched that of people without disabilities.

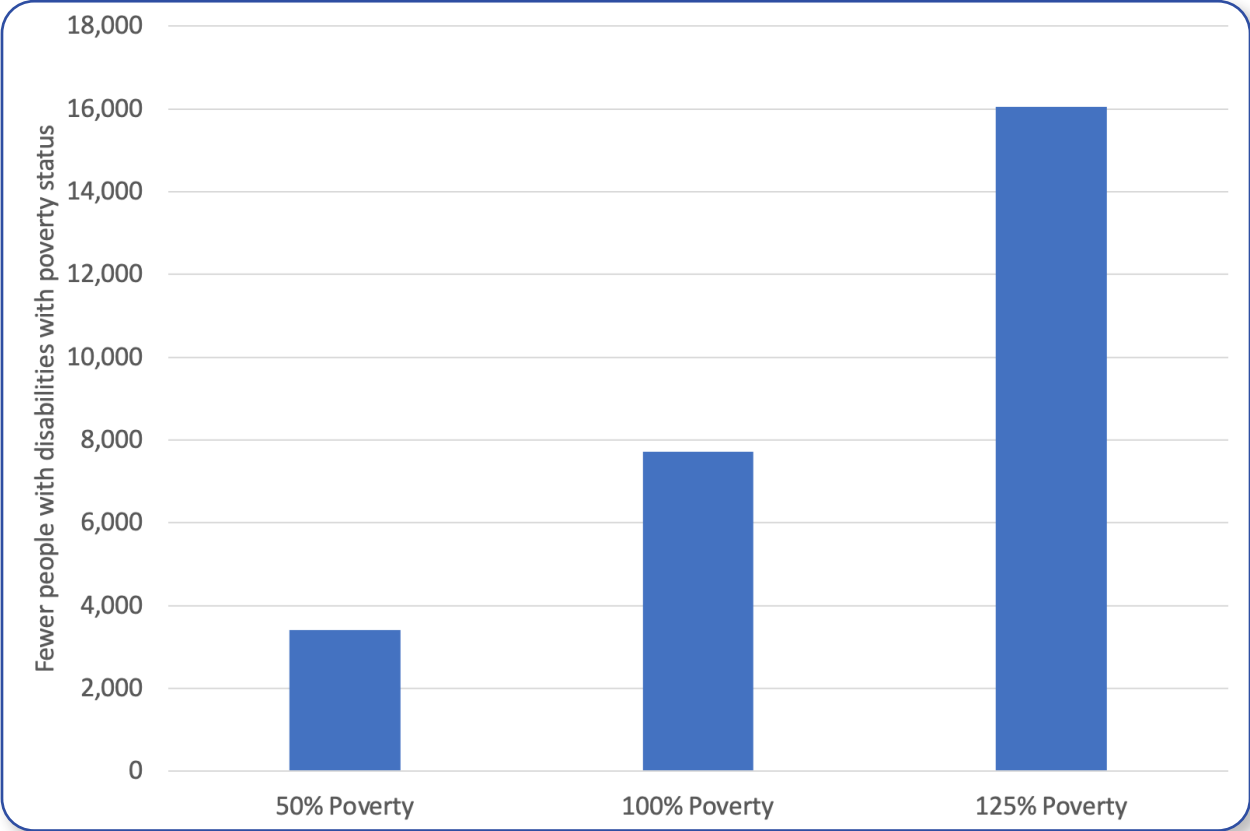


Figure 84: 7,700 fewer people with disabilities would be in poverty in Franklin County if the poverty rate for people with disabilities was the same as the poverty rate for people without disability

Poverty rates vary substantially from zip code to zip code. In Franklin county, the highest poverty zip codes have poverty rates over 60%. If we were able to bring poverty rates in the five highest zip codes down to the county poverty rate of 15%, then more than 24,000 people would be lifted out of poverty.

Zip Code	Neighborhood	Fewer People in Poverty
43210	Ohio State University Campus	6,221
43222	West Franklinton	1,691
43201	Campus/Victorian Village/Italian Village/Milo Grogan	9,198
43203	King-Lincoln	2,414
43211	South Linden	5,097

Table 3: 24,000 fewer people would be in poverty in the highest poverty zip codes if they experienced the county poverty rate

Franklin County has a higher poverty rate (14.3%) than the state as a whole (13.4%).¹²⁵ If the poverty rate in Franklin county was the same as the state poverty rate, then about 175,000 people would be in poverty. This would mean lifting almost 12,000 Franklin County residents out of poverty.

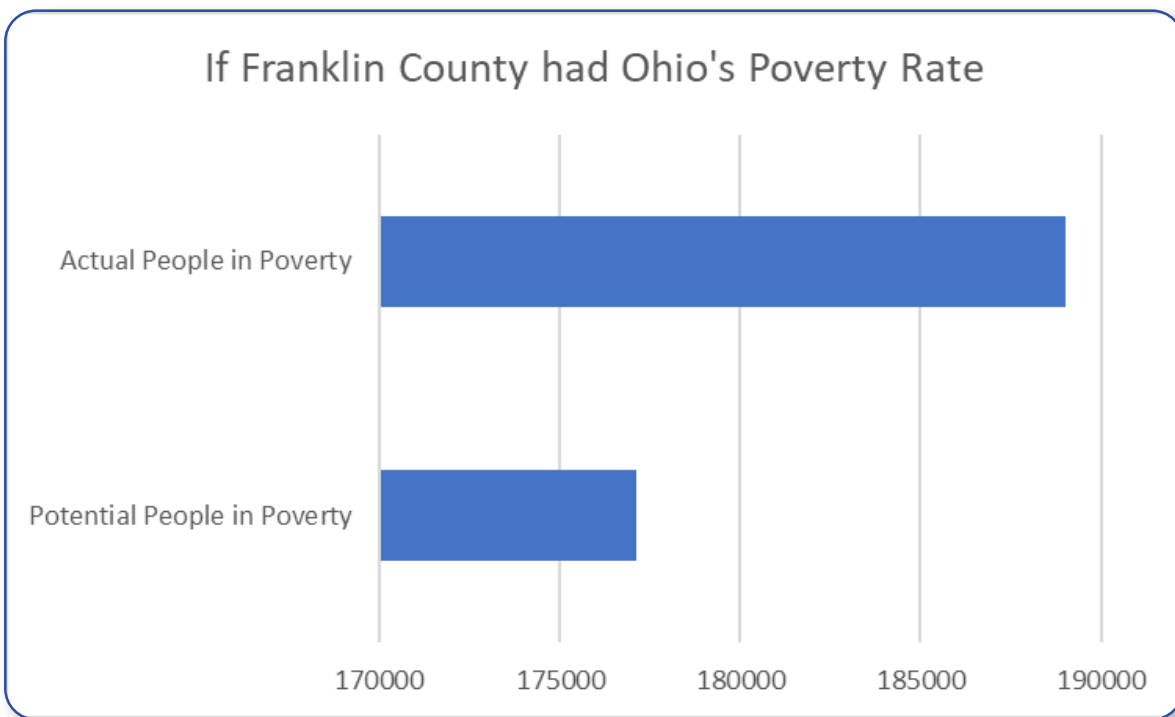


Figure 85: If Franklin County had Ohio's poverty rate 12,000 fewer people would be in poverty

Foreign born residents of Franklin County also experience poverty at a higher rate (20%) than the county as a whole (15%). If foreign born residents experienced poverty at the lower county rate, then just under 23,000 people would be in poverty, roughly a 25% reduction. ¹²⁶

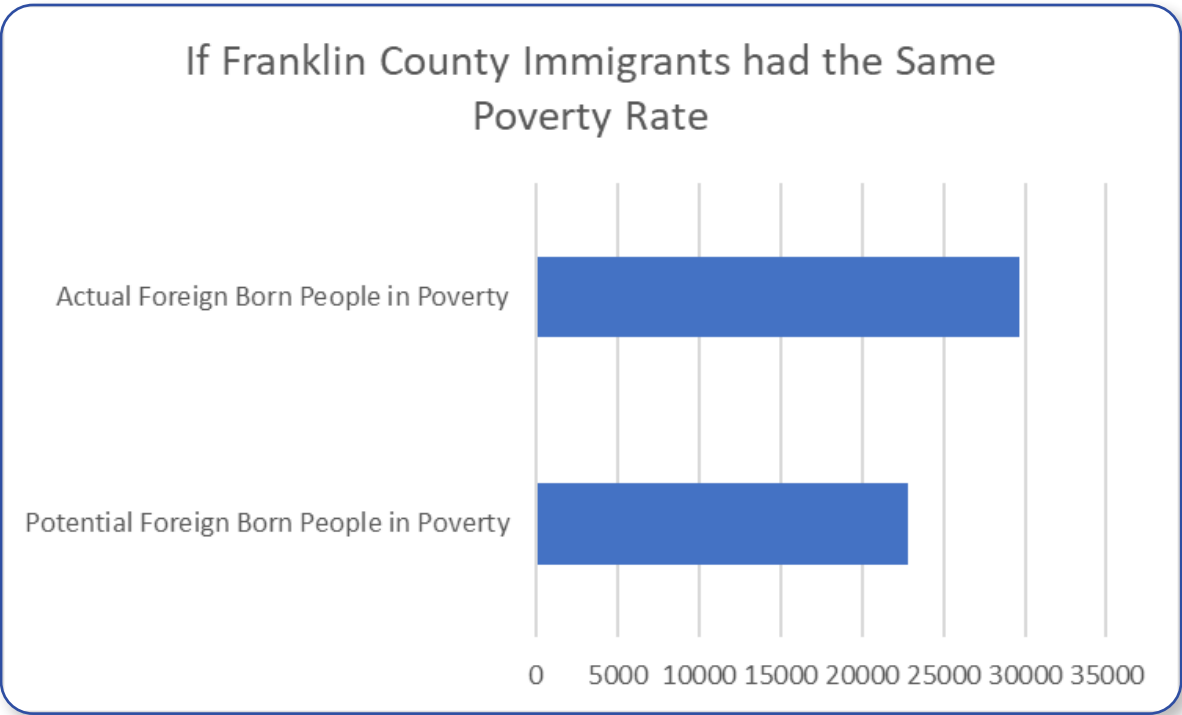


Figure 86: 7,000 fewer Franklin County immigrants would be in poverty if poverty rates were the same

Adults without high school degrees experience poverty at much higher rates (30%) compared to adults with high school degrees (15%). If we were able to reduce this gap and adults without high school degrees experienced poverty at the same rate as adults with high school degrees, then almost 13,000 fewer adults would be in poverty.

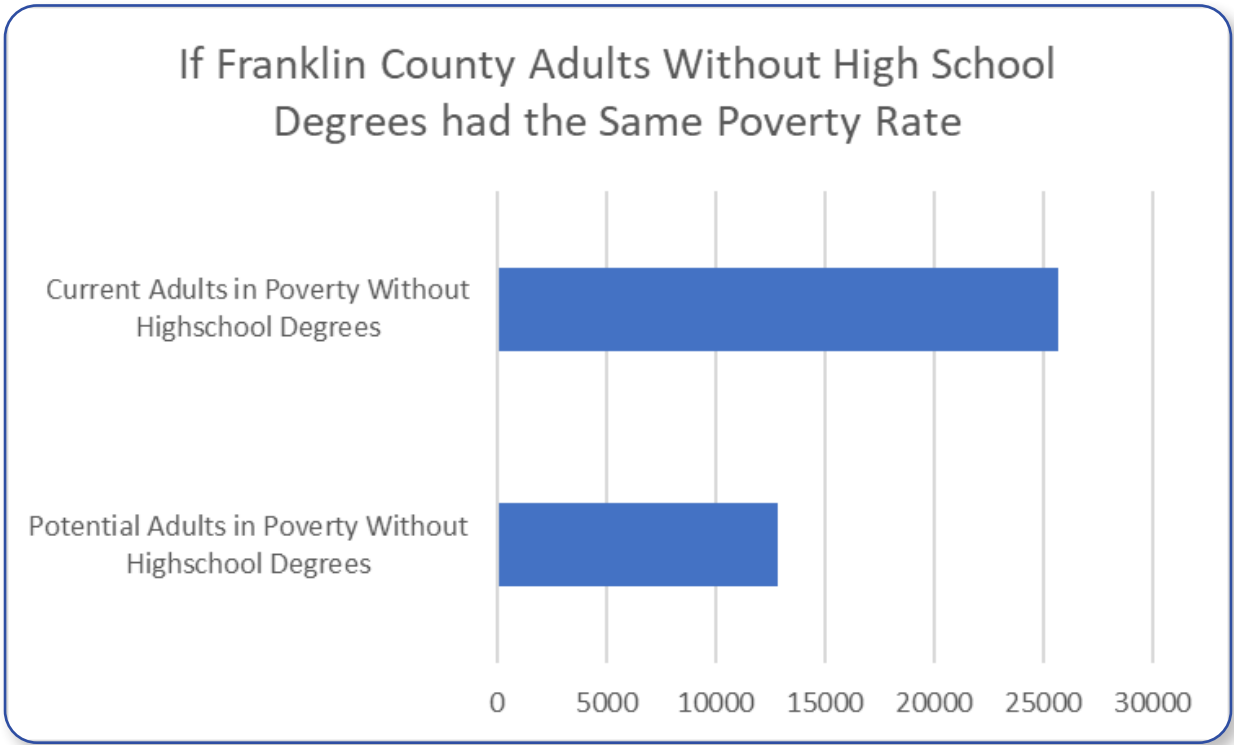


Figure 87: Half as many adults without high school degrees would be in poverty if they experienced poverty at the same rate as other adults

Endnotes

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