







Ohioans' Experiences with Poverty A demographic profile of poverty in Ohio 2005-2007















The percentage of Ohioans living below 100% of the federal poverty guidelines (FPG) has increased slightly since 2005, the Ohio Health Issues Poll has found. The percentage of Ohioans living at 100–200% FPG has also increased, while the number living above 200% FPG has decreased.

The 2007 Ohio Health Issues Poll also found that Ohioans more likely to live below 100% FPG are:

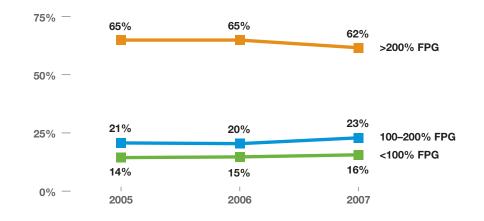
- Women
- African American
- 18-29 years old
- not high school graduates
- unemployed
- · living in households with children
- living in urban counties
- · living in southeast Ohio

Ohioans living below 100% FPG are more likely than Ohioans in other income groups to:

- be without health insurance currently,
- have been uninsured at some point in the past 12 months,
- report lower health status.

The U.S. Department of Health and Human Services calculates the FPG each year for all of the states and the District of Columbia. FPG is based on household size and total household annual income.

Ohioans living at below 100%, between 100-200%, and above 200% of the federal poverty guidelines (FPG) for 2005-2007.



Ohioans more and less likely to live below 100% FPG

Demographic	% who live below 100% FPG
Ohio	16%
Sex (see page 3)	
Female	19%
Male	12%
Ethnicity (see page 3)	
African American	24%
White	14%
Age (see page 4)	
18 to 29	21%
46 to 64	11%
Education ⁺ (see page 5)	
Less than h.s. diploma	36%
College graduate	4%

⁺ Education reflects the highest level of education the respondent achieved.

Demographic	% who live below 100% FPG		
Ohio	16%		
Employment (see page 6)		
Not employed*	57%		
Employed	43%		
Children in Household (see page 6)			
Yes	17%		
No	14%		
Type of County (see page	ge 7)		
Urban	18%		
Suburban	9%		
Geographic Region (se	e page 8)		
Southeast Ohio	32%		
Southwest Ohio	12%		

^{*} Not employed includes Ohioans who reported they were unemployed, disabled, or retired, and Ohioans who indicated they were students or were "keeping house."

Federal and state programs use the FPG to determine eligibility for various public programs¹.

Federal poverty guidelines (FPG) for a family of four (48 contiguous states and District of Columbia)

Year*	100% FPG	200% FPG
2004	\$18,850	\$37,700
2005	\$19,350	\$38,700
2006	\$20,000	\$40,000

* The Ohio Health Issues Poll collects

self-reported household annual income for the year prior to the survey from each respondent. Therefore, the Poll uses the previous year's federal poverty guidelines to classify Ohio residents into the income groups.

For different demographic groups, the percentage of Ohioans living below 100% FPG has changed dramatically. There have also been changes in the percentage of Ohioans living at 100–200% FPG. People at this level are often less resilient to financial setbacks, such as increases in housing costs, accidents or unforseen events, loss of employment, and other setbacks.

This Demographic Profile of Poverty in Ohio highlights how the percentage of Ohioans in each income category

has changed for different demographic groups. It also looks at the health insurance status and self-reported health status of people in different income groups (see "Poverty and Health" beginning on page 10).

Due to rounding, percentages for each year for each income group may not add up to 100%. Changes noted as "significant" are statistically significant at least at the 95% confidence level. See the Methodology section below for more information about the Poll.

¹ The U.S. Census Bureau uses poverty thresholds to prepare its estimates of how many Americans live in poverty. These poverty thresholds are different from the FPG. For more information, please visit http://aspe.hhs.gov/poverty/07poverty. shtml.

Methodology

These findings are from The Health Foundation of Greater Cincinnati's Ohio Health Issues Poll, part of the Ohio Poll conducted every year by the Institute for Policy Research at the University of Cincinnati.

Year	Dates in field	Sample size
2005	March 21– April 10	846
2006	May 9–21	841
2007	April 26–May 8	825

Each year, a random sample of adults from throughout Ohio was interviewed by telephone. In 95 of 100 cases, the statewide estimates will be accurate to ±3.4%. For demographic subgroups, the margin of error will be higher depending upon the number of people in the sample. In addition to sampling error, there are other sources of variation

inherent in public opinion studies, such as non-response, question wording, or context effects that can introduce error or bias.

To test for significance, we used statistical measures to test that the differences obtained in the survey between and among groups were not the result of chance variation. When the outcome of a statistical test has statistical significance, the investigator is willing to say that the estimated differences between two groups are real and not chance differences. The changes noted as significant in this profile are statistically significant at least at the .05 level, meaning we have at least 95% confidence that the differences are real and are not by chance.

For more information about the Ohio Health Issues Poll, please visit www. healthfoundation.org/ohip.html.

Sex

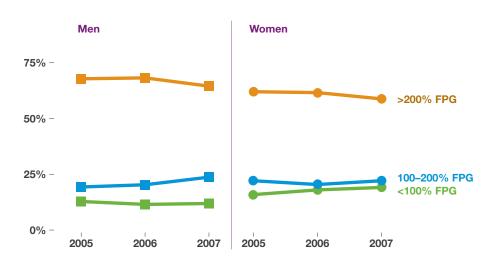
More women than men live below 100% FPG. In 2006 and 2007, the percentage of women living below 100% FPG increased significantly, while the percentage of men has decreased slightly. While the percentage of men living at 100–200% FPG has increased, the increase is not significant. For both men and women, the percentage living above 200% FPG has decreased since 2005.

Ethnicity

In all three years, there were significant differences between the percentage of African Americans and the percentage of Whites living below 100% FPG, and between the percentage of African Americans and the percentage of Whites living above 200% FPG.

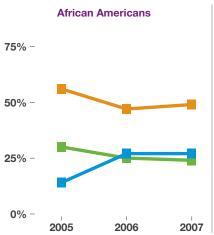
The percentage of African American Ohioans living below 100% FPG decreased between 2005 and 2007. At the same time, the percentage living at 100–200% FPG significantly increased, almost doubling between 2005 and 2007. There was also a decrease in the percentage of African American Ohioans living above 200% FPG, although not significantly so.

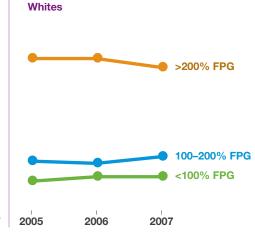
The percentages of White Ohioans living below 100% FPG and living at 100–200% FPG both showed minor increases between 2005 and 2007, leading to a minor decrease in the percentage of White Ohioans living above 200% FPG. However, no changes were significant.



Men	2005	2006	2007
<100% FPG	13%	12%	12%
100-200% FPG	19%	20%	24%
>200% FPG	68%	68%	65%

Women	2005	2006	2007
<100% FPG	16%	18%	19%
100–200% FPG	22%	20%	22%
>200% FPG	62%	62%	59%





African Amer.	2005	2006	2007
<100% FPG	30%	25%	24%
100–200% FPG	14%	27%	27%
>200% FPG	56%	47%	49%

White	2005	2006	2007
<100% FPG	12%	14%	14%
100-200% FPG	21%	20%	23%
>200% FPG	67%	67%	63%

Age

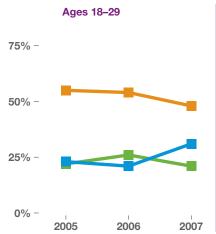
There were many significant differences between the age groups and levels of poverty across the three years. Differences within age groups are described below.

The percentage of Ohioans ages 18-29 living at 100-200% FPG increased significantly between 2006 and 2007. The percentage of Ohioans ages 18–29 living below 100% FPG rose slightly between 2005 and 2006, then decreased in 2007. The number living above 200% FPG also decreased, but not significantly.

For Ohioans ages 30–45, the percentage living below 100% FPG had a significant increase between 2005 and 2007. Meanwhile, the number living at 100-200% FPG increased slightly. These increases led to a significant decrease in the percentage of Ohioans ages 30-45 living above 200% FPG.

The percentage of Ohioans ages 45-64 living at different FPG levels has remained relatively constant over the last three years. There were slight changes in 2006, but in 2007, the income groups returned to about the same percentages as in 2005.

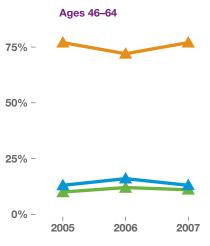
Of all age groups, only Ohioans ages 65 and older showed an overall increase in the percentage living above 200% FPG. In fact, the percentage of Ohioans living above 200% FPG rose significantly between 2005 and 2006, while the percentage living between 100-200% FPG and below 100% FPG both decreased, although not significantly.

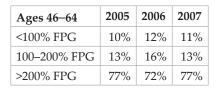


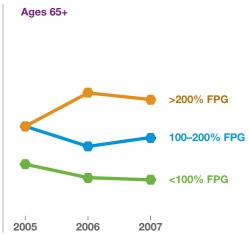
Ages	30–45		
•		\	>200% FPG
		=	100–200% FPG <100% FPG
2005	2006	2007	

Ages 18–29	2005	2006	2007
<100% FPG	22%	26%	21%
100-200% FPG	23%	21%	31%
>200% FPG	55%	54%	48%

Ages 30–45	2005	2006	2007
<100% FPG	9%	10%	16%
100-200% FPG	18%	19%	22%
>200% FPG	73%	71%	61%







Ages 65+	2005	2006	2007
<100% FPG	22%	16%	15%
100-200% FPG	39%	30%	34%
>200% FPG	39%	54%	51%

Education

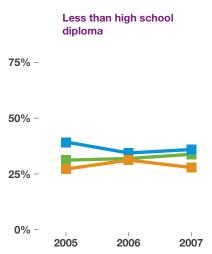
Statistically significant differences were seen across all education and income levels for all three years. The exception was that high school graduates were significantly different than those with some college only for those living below 100% FPG or above 200% FPG in 2006 and 2007. Differences within educations level are described below.

Of all the demographic groups, only Ohioans with less than a high school diploma had a lower percentage of people living above 200% FPG than living between 100–200% or below 100% FPG. The percentage of Ohioans with less than a high school diploma living below 100% FPG has steadily risen since 2005.

For Ohioans whose highest level of education was a high school diploma or GED, the percentage living above 200% FPG has significantly decreased since 2005. Meanwhile, the percentages living between 100–200% FPG and below 100% FPG have steadily risen.

The percentage of Ohioans with some college education living below 100% FPG has decreased. However, the percentage living between 100–200% FPG increased significantly.

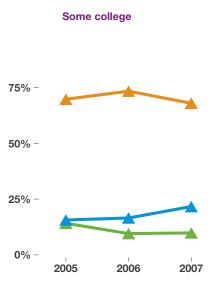
Ohioans with a college degree have the highest percentage of people living above 200% FPG of all demographic groups. They also have the lowest percentage of people living below 100% FPG. And although the percentage of Ohioans with a college degree living below 100% FPG has risen since 2005, the percentage living above 200% FPG has also increased slightly.



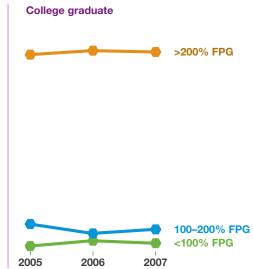
High scl	hool gradua	te	
•	—	-	>200% FPG
			100-200% FPG <100% FPG
2005	2006	2007	

Less than h.s. diploma	2005	2006	2007
<100% FPG	32%	33%	35%
100-200% FPG	40%	35%	37%
>200% FPG	28%	32%	29%

High school graduate	2005	2006	2007
<100% FPG	13%	17%	18%
100-200% FPG	21%	24%	26%
>200% FPG	66%	59%	56%



Some college	2005	2006	2007
<100% FPG	14%	10%	10%
100-200% FPG	16%	17%	22%
>200% FPG	70%	74%	68%



College grad.	2005	2006	2007
<100% FPG	1%	4%	3%
100–200% FPG	11%	7%	9%
>200% FPG	87%	89%	89%

Employment Status

Across all three years, there were significant differences between the percentage of employed and unemployed Ohioans at all income levels. Differences within employment groups are discussed below.

The percentage of employed Ohioans living below 100% FPG has increased since 2005, while the percentage living above 200% FPG decreased, although neither was significant. The percentage of employed Ohioans living between 100-200% FPG stayed consistent.

For unemployed Ohioans, the percentage living below 100% FPG decreased, while the percentage living between 100-200% FPG increased. However, neither change was significant. The percentage of unemployed Ohioans living above 200% FPG stayed consistent.

Employed Not employed 75% -50% ->200% FPG 100-200% FPG 25% -<100% FPG 0% -2005 2006 2007 2005 2006 2007

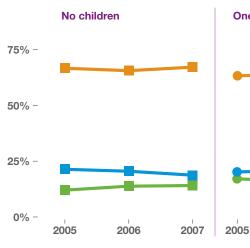
Employed	2005	2006	2007
<100% FPG	8%	8%	11%
100–200% FPG	16%	17%	17%
>200% FPG	76%	75%	73%

Not employed	2005	2006	2007
<100% FPG	24%	26%	21%
100-200% FPG	29%	26%	32%
>200% FPG	47%	48%	47%

Children in Household

For Ohioans living in households with no children ages 18 and under, the percentage living below 100% FPG increased slightly between 2005 and 2007. At the same time, the percentage living between 100-200% FPG decreased slightly, while the percentage living above 200% FPG remained consistent.

For Ohioans living in households with at least one child, the percentage living above 200% FPG decreased significantly between 2005 and 2007. Meanwhile, the percentage living between 100-200% FPG increased significantly. The percentage living below 100% FPG remained consistent.



No children	2005	2006	2007
<100% FPG	12%	14%	14%
100-200% FPG	21%	21%	19%
>200% FPG	67%	66%	67%

One or more children >200% FPG 100-200% FPG <100% FPG 2006 2007

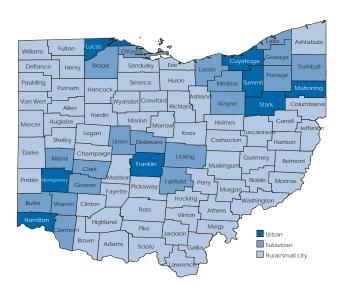
One+ children	2005	2006	2007
<100% FPG	17%	16%	17%
100–200% FPG	20%	21%	27%
>200% FPG	63%	64%	56%

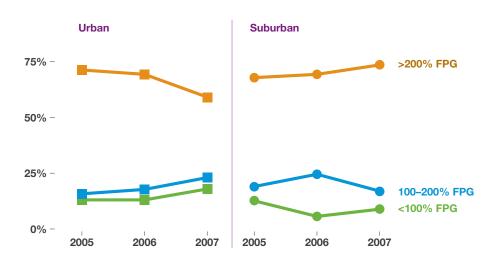
Type of County

For Ohioans living in urban counties, the percentage living below 100% FPG and between 100-200% FPG increased significantly. Meanwhile, the percentage living above 200% FPG decreased significantly.

The percentage of Ohioans living in suburban counties and below 100% FPG decreased by half between 2005 and 2006, and then rose slightly in 2007. The percentage living between 100-200% FPG rose between 2005 and 2006, then decreased significantly in 2007. Meanwhile, the percentage living above 200% FPG increased significantly since 2005.

In rural counties, the percentage of Ohioans living below 100% FPG rose between 2005 and 2006, then dropped significantly by 2007. The opposite happened for the percentage of Ohioans living between 100-200% FPG. The percentage of Ohioans living in rural counties and above 200% FPG rose significantly between 2005 and 2006, then fell slightly in 2007.



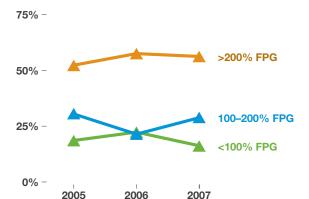


Urban	2005	2006	2007
<100% FPG	13%	13%	18%
100–200% FPG	16%	18%	23%
>200% FPG	71%	69%	59%

Suburban	2005	2006	2007
<100% FPG	13%	6%	9%
100-200% FPG	19%	25%	17%
>200% FPG	68%	70%	74%

Rural, small city

2005



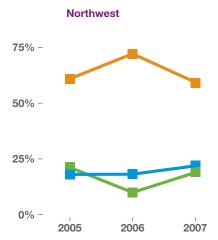
Rural, small city	2005	2006	2007
<100% FPG	18%	22%	16%
100–200% FPG	30%	21%	29%
>200% FPG	52%	57%	56%

Geographic Region

In Northwest Ohio, the percentage of people living below 100% FPG dropped significantly between 2005 and 2006, then rose significantly between 2006 and 2007. The opposite happened for people living above 200% FPG. Meanwhile, the percentage living between 100-200% FPG rose slightly.

Changes in Northeast Ohio were less dramatic. The percentage of people living below 100% FPG stayed consistent, while the percentage living above 200% FPG decreased and the percentage living between 100-200% FPG increased.

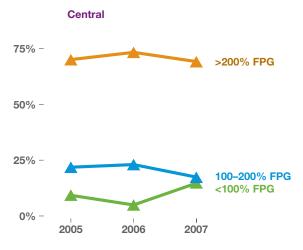
In Central Ohio, the percentage of people living below 100% FPG decreased between 2005 and 2006, then almost tripled between 2006 and 2007. The percentages of people living between 100-200% FPG and above 200% FPG both increased slightly between 2005 and 2006 before decreasing significantly between 2006 and 2007.



Northwest	2005	2006	2007
<100% FPG	21%	10%	19%
100-200% FPG	18%	18%	22%
>200% FPG	61%	72%	59%



Northeast	2005	2006	2007
<100% FPG	13%	12%	13%
100-200% FPG	20%	19%	23%
>200% FPG	67%	69%	64%



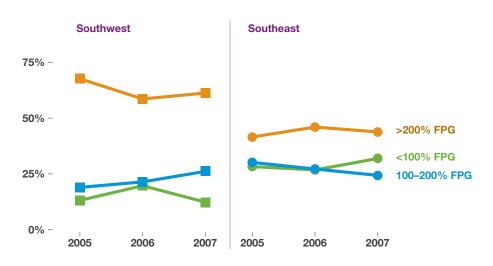
Northwest	Northeast
Williams Fulton Lucas Ottawa	Ashtabula
Defiance Henry Wood Sandusky Erie Lorain Lorain Portage	Trumbull
Putnam Hancock Ashland Ashland	Mahoning
Alen Hardin Richiand Holmes Carro	Columbiana
Shelby Logan Union Delaware Coshocton Harris Darke Champaign Central Licking	on
Miami Clark Madisor Frankin Muskingum Frankin	Belmont
Greene Fayette Hockaway Peny Morgan Morgan Hocking Washington	nroe 3
Hamilton Clermont Highland Pike Jackson Meigs	
Southwest Scioto Southeast Southeast Southeast	

Central	2005	2006	2007
<100% FPG	9%	5%	14%
100-200% FPG	21%	23%	17%
>200% FPG	70%	73%	69%

Ohioans' Experiences with Poverty

In Southwest Ohio, the percentage of people living between 100–200% FPG has risen steadily since 2005. The percentage of people living below 100% FPG increased significantly between 2005 and 2006, then decreased significantly between 2006 and 2007. Meanwhile, the percentage of people living above 200% FPG decreased significantly between 2005 and 2006, then rose slightly between 2006 and 2007.

Of the five geographic regions in Ohio, Southeast Ohio is the only region that does not contain a city with a population larger than 100,000 people. The Southeast region has the smallest percentage of people living above 200% FPG of all the regions in Ohio. The percentage of people living between 100–200% FPG has decreased steadily between 2005 and 2006, while the percentage of people living below 100% FPG has increased significantly.



Southwest	2005	2006	2007
<100% FPG	13%	20%	12%
100-200% FPG	19%	22%	26%
>200% FPG	68%	59%	61%

Southeast	2005	2006	2007
<100% FPG	28%	27%	32%
100-200% FPG	30%	27%	24%
>200% FPG	42%	46%	44%

Poverty and Health

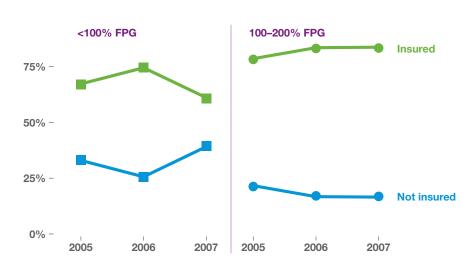
The Health Foundation is interested in whether people have access to health care. Having health insurance often makes it easier for people to get health care. The Ohio Health Issues Poll asks respondents whether they have health insurance so we can track uninsurance rates across the state. The Poll also asks respondents how they would rate their general health status. This gives us a sense of how healthy Ohioans think they are.

Current Health Insurance Status

More than twice as many Ohioans living below 100% FPG are uninsured than Ohioans living in other income groups. About 40% of Ohioans living below 100% FPG were currently uninsured in 2007. Although the percentage decreased significantly between 2005 and 2006, it increased significantly between 2006 and 2007.

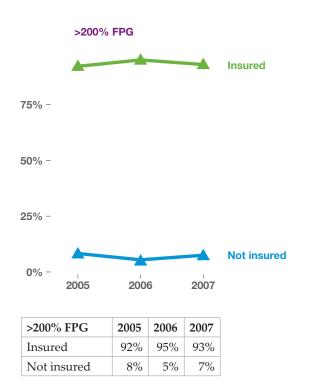
In comparison, only 16% of Ohioans living between 100-200% FPG were currently uninsured in 2007. This rate has decreased since 2005.

The percentage of Ohioans living above 200% FPG who are currently uninsured decreased slightly between 2005 and 2006, then increased slightly between 2006 and 2007. Still, less than 1 in 10 Ohioans living above 200% FPG are currently uninsured.



<100% FPG	2005	2006	2007
Insured	67%	74%	61%
Not insured	33%	26%	39%

100–200% FPG	2005	2006	2007
Insured	79%	83%	84%
Not insured	21%	17%	16%



Ohioans' Experiences with Poverty

Insurance Coverage during the Past Year

Health insurance status can change over the course of a year, especially for low-income people. Besides asking if respondents currently had health insurance, the 2006 and 2007 *Ohio Health Issues Polls* asked if respondents had been without health insurance coverage at any time in the past 12 months. The 2005 *Poll* did not include this question.

We found significant differences among income groups when looking at whether Ohioans were uninsured at any point during the past 12 months. Differences within income groups are discussed below.

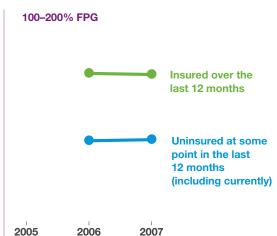
In 2007, over half of all Ohioans living below 100% FPG reported they were uninsured at some point in the last 12 months, compared to just less than half in 2006. Comparatively, the percentage of Ohioans living between 100–200% FPG who were uninsured at some point in the last 12 months stayed constant.

The percentage of Ohioans living above 200% FPG who were uninsured at some point in the last 12 months increased between 2006 and 2007, going from 10% to 15%.

Health Status

The *Ohio Health Issues Poll* asked respondents to say, in general, if their health was excellent, very good, good, fair, or poor. This is self-reported health status information and was not based on any diagnoses or medical records.





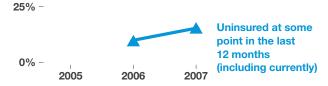
<100% FPG	2005	2006	2007
Insured over last 12 months	n/a	55%	44%
Uninsured at some point in the last 12 months	n/a	45%	56%

100–200% FPG	2005	2006	2007
Insured over last 12 months	n/a	65%	65%
Uninsured at some point in the last 12 months	n/a	35%	35%





50% -



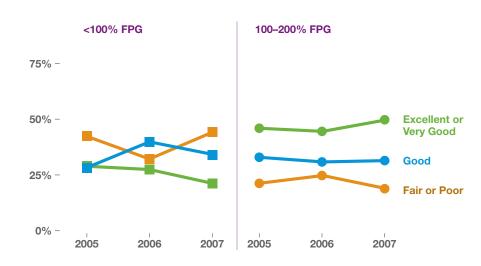
>200% FPG	2005	2006	2007
Insured over last 12 months	n/a	90%	85%
Uninsured at some point in the last 12 months	n/a	10%	15%

Ohioans living below 100% FPG reported poorer health status than those living between 100-200% FPG and those living above 200% FPG.

Since 2005, the percentage of Ohioans living below 100% FPG who report excellent or very good health status has steadily decreased, while the percentage who report fair or poor health status has increased. In 2007, the percentage of Ohioans living below 100% FPG who reported fair or poor health status was significantly higher than the percentage who reported excellent or very good health status.

The percentage of Ohioans living between 100–200% FPG who reported excellent or very good health status decreased slightly between 2005 and 2006, then increased between 2006 and 2007. The percentage who reported fair or poor health status rose between 2005 and 2006, then decreased between 2006 and 2007.

For Ohioans living above 200% FPG, the percentage who reported excellent or very good health status increased slightly between 2005 and 2006 before decreasing in 2007 to the about same level it was in 2005. The percentage who reported fair or poor health status decreased slightly between 2005 and 2007.

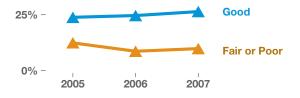


<100% FPG	2005	2006	2007
Excellent or Very Good	29%	28%	21%
Good	28%	40%	34%
Fair or Poor	43%	32%	45%

100-200% FPG	2005	2006	2007
Excellent or Very Good	46%	45%	50%
Good	33%	31%	31%
Fair or Poor	21%	25%	19%

>200% FPG





>200% FPG	2005	2006	2007
Excellent or Very Good	64%	67%	64%
Good	24%	25%	26%
Fair or Poor	12%	9%	10%

Implications

Ohio Health Issues Poll data suggest that there was a slight increase in the percentage of those living below 100% FPG and of those living at 100-200% FPG between 2005 and 2007. These findings are consistent with recent national data.

According to the latest Census data on poverty², Ohio is the only state to have two cities-Cleveland and Cincinnati—among the nation's 10 cities³ with the highest levels of poverty. Cleveland had the lowest median income of any city in the nation, with an average household income of \$26,535. Cincinnati had the 6th lowest median income of any city, with an average household income of \$31,103. Additionally, the lowest income town⁴ in the nation was Youngstown, Ohio, which had a median household income of only \$21,850.

Increasing poverty can also mean decreases in state revenue

from taxes and in the parts of the economy driven by consumer spending. In fact, adjusted for inflation, Ohio's revenue authority has dropped 8% since 2000 and Ohio's sales tax revenues have decreased by about 4% since 2003.⁵ In areas where poverty has increased significantly—such as Southeastern Ohio and in urban counties—the effect on the economy may be more pronounced.

The increases in poverty in Ohio are having a disparate effect on women, the young, the less educated, and those who live in rural Southeastern Ohio. Poverty status is a strong indicator of health insurance status and self-reported health status. Not only are people living below 200% FPG more likely to be uninsured currently, they are also more likely to be uninsured at some point in the last 12 months, indicating unstable sources of insurance and unstable access to healthcare services. In

addition, as household income goes down, the likelihood of reporting poor health goes up.

Additionally, women, African Americans, those ages 18-29, and those with lower education levels—demographic groups more likely to live below 100% FPG—are more likely to go without health insurance and to report poorer overall health status. Those living in the urban counties and those living in Southeast Ohio also report higher rates of poverty, lower rates of health insurance, and higher rates of poor health status.

While the latest national Census data indicate a slight increase in median household income from 2005 to 2006, the trend in Ohio is just the opposite. It seems that while the majority of the country is digging out from the 2001 recession, Ohio has not fared as well. It is important to keep a watchful eye on these data, as poverty negatively affects many aspects of a person's life as well as the economic strength of the state.

Source: U.S. Census Bureau (2007).
 2006 American Community Survey
 Of cities with 250,000 residents or more.

⁴ Of towns with 65,000 residents or more.

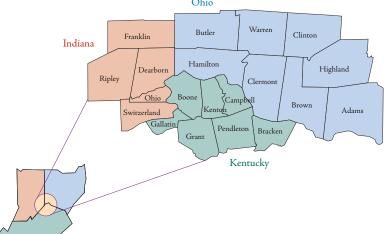
⁵ Source: Health Policy Institute of Ohio (2007). Profile of Ohio Uninsured and Economic Considerations. Author: Columbus, Ohio.

About The Health Foundation of Greater Cincinnati

Since 1997, The Health Foundation of Greater Cincinnati has invested over \$76 million to address health needs in the 20-county region surrounding Cincinnati. The majority of our work falls within our focus areas:

- Community Primary Care
- School-Aged Children's Healthcare
- Substance Use Disorders
- Severe Mental Illness

We help create enduring projects that will improve health, and grantee sustainability is vital to our mission. We help grantees move toward sustainability by offering workshops, staff consultations, and other technical assistance. We also help grantees find other funders who might be interested in their work.



Through our Health Data Improvement Program, we work to improve the local health data available so communities can make data-driven decisions. Results of the *Ohio Health Issues Poll* and our other health-related surveys, as well as other local, state, and national health data, are available at OASIS, our Online Analysis and Statistical Information System, found at www.oasis.uc.edu. Our data can also be used to make powerful health-related population maps through *Health*Landscape, found at www.healthlandscape.org.

For more information about the Health Foundation and our grantmaking interests, capacity building programs for nonprofits, and local health data, please contact us at 513-458-6600, toll-free at 888-310-4904, or visit our web site at www.healthfoundation.org.

Our **mission** is to improve the health of the people of the Cincinnati region.

Our **vision** is to be one of the healthiest regions in the country.

Our **values** are:

- » Innovation. We are a catalyst in creating innovative solutions to promote enduring change.
- » Caring. We are committed to serving vulnerable and underserved populations.
- » Education. We believe in the power of education to transform communities.
- » Stewardship. We operate in an accountable, ethical, and transparent manner.



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